

INSURANCE Insights

A Newsletter for Clients and Friends of MOUNTAIN STATE INSURANCE AGENCY, INC. •••••

Get Started on Protecting Your Home for Fall



AS FALL APPROACHES you should consider preparing your home for the arrival of winter.

If you're a homeowner, your fall to-do list can be long, depending on how well you keep up on repairs. While the list may vary depending on the region you live in, the following are some basics that most homeowners should consider doing:

Clean out your rain gutters

This should be at the top of the list as leaves and other debris collect in roof-edge rain gutters over the year. Look for any signs of granules from your roof shingles, which could be a sign of roof problems.

Make sure that all obstructions

have been removed so that when it rains, water can flow freely into the downspout.

Finally, ensure that your rain gutters and flashing are securely attached.

Check your roof shingles

While on your ladder, you should take the time to inspect the roof to make sure the shingles are in good shape.

The average lifespan of an asphalt shingled roof (the most common in the U.S.) is between 15 and 20 years.

Critters, harsh weather and tree droppings can damage tiles or hasten their deterioration. Look for signs of worn, loose or missing tiles and

shingles with mold or rot on them. Replace as needed.

If you have a metal or tiled roof, or a roof with solar panels, it's best to have a professional do an inspection.

Clean fireplace and chimney

Hopefully your fireplace should already have been cleaned since the end of the last winter. Inspect the flue and make sure that any doors and shields are in good shape.

Consider having your chimney swept clean by a professional, if needed.

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Mountain State Insurance Agency, Inc.
1206 Kanawha Blvd. E.
Charleston, WV 25301
Phone: (304) 720-2000
Fax: (304) 720-2002
www.mountainstateinsurance.com



PLEASE VISIT OUR NEW WEBSITE – www.mountainstateinsurance.com

Hopefully you are finding our *Insurance Insights* newsletter informative. Our purpose is to inform our clients, prospects and friends about personal risks faced in everyday life and how insurance might apply to those risks. If you have friends or family members that could benefit from our newsletter, please send us their contact information. We are always looking for more great clients like yourself.

It is our pleasure to be of service to you.

Mary Ann Jenkins/Personal Lines (304) 720-2000 Ext 200

Understanding Your Policy's Rental Car Coverage

WHEN YOUR car is damaged in an accident, the repair costs are only part of the story.

Without another vehicle available, your only recourse may be to rent one. The good news is that your policy may already include coverage to defray the cost of a rental.

The standard personal auto policy includes a coverage called "transportation expenses." If you have purchased collision coverage on your car, this coverage will pay for "temporary transportation expenses."

The same applies if you have comprehensive coverage. If the car is damaged by something other than a collision, the policy will cover these expenses. Typically, policies pay about \$20 per day, up to a maximum of \$600. This coverage applies to a vehicle to which you do not ordinarily have access, such as a friend's car or a rental.

If your car is stolen, coverage begins 48 hours after the theft and ends when you are able to use the vehicle again, or when the insurance company pays you for the loss.

If the cause of loss is something other than theft, insurance typically pays rental expenses 24 hours after you lose use of the vehicle.

Finally, the insurance stops paying at the end of the period of time reasonably required to repair or replace the vehicle.

How it works

- John has both comprehensive and collision coverages on his sedan. A frayed wire in the engine catches fire, resulting in major damage to the car. The car is in the shop for 15 days, so he rents a replacement for \$35 per day. His insurance will pay \$20 per day, starting with the expenses he incurs starting 48 hours later.
- Sue walks out of a store to find her car is missing. She reports the theft to the police and her insurance company. The insurer will pay \$20 per day, starting 48 hours after she discovered the car missing.
- Dexter has no collision coverage on his car. A month later, a bee stings him while he's driving and he plows into a highway sign. The insurer will not cover his rental costs because he had not purchased collision coverage.

NOTE: Not all auto insurance policies are the same. Some pay more than \$20 per day for rental costs, but they will pay only if the insured vehicle is stolen. Others cover theft only and pay less than \$20. Check with us to find out what coverage you have. If it's not what you would like, ask us if you can purchase additional coverage.



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Check all weather stripping

Weather stripping dries out over time from wear and tear and exposure to the elements, making it easier for rain and water to enter your home. Bad weather stripping also can add to your utility bill because it's no longer efficient in keeping interior air in and exterior air out.

Do a visual check of the stripping around exterior doors and windows (including your garage door) and replace if it appears worn or cracked.

Also, to make sure the stripping is doing its job, use your hand to feel for any air moving in when your doors and windows are closed.

Here's a nice tip: Open a door, place a piece of paper in the entryway and then close the door. The paper should not slide back and forth easily. If it does,

the weather stripping isn't doing its job.

Clean, protect patio furniture

- Before the cold weather sets in, you should:
- Clean it your patio furniture.
- Remove any pillows and cushions and store them in a dry, safe place.
- If you can, store furnishings, tools, barbecues and other items in a shed or garage. Otherwise, protect them with a cover.

Drone Liability a Serious Threat to Your Assets

SOME PERSONAL drone enthusiasts push the limits on how they use their drones, put people's lives in danger – and sometimes hamper public safety efforts during emergencies.

The problem of individuals flying their drones into disaster areas surfaced in 2017 during the aftermath of Hurricane Harvey. The authorities had to issue warnings for drone operators to stay away from rescue areas after several close calls with rescue aircraft.

And during the 2018 fires in Northern California, the state had to call off firefighting plane flights on more than 30 occasions because drones were illegally flying in the area.

If any of these drones cause an accident, the human and financial cost could substantial. Likewise, if your teenage son injures someone or causes property damage with his drone, the liability would likely fall squarely on you.

Even if you fly your drone responsibly, accidents can happen, injuring a third party or damaging their property. Often though, you won't need to buy a separate drone policy if you have homeowner's or renter's insurance.

What homeowner's covers

Besides covering your home and property against fire, leaks, theft and other risks, the standard homeowner's insurance policy also covers liability claims, like if you crash your drone through your neighbor's window.

There are two coverages that come into play.

Property damage. If you crash your drone into your own living room window, since the drone is your personal property, you may file a claim against the drone and your insurance may pay you out for the damage, after deductibles. Insurers in this case would likely treat your drone like a remote control airplane.

Liability. If your drone injures a third party, your liability coverage would pay their medical bills. But, if the costs exceed your policy limits the injured party may sue you and you could be

on the hook for further damages. The liability portion of the policy would, , likely cover your legal fees.

Still, you may want to check your liability limits and talk to us to see if they are adequate. Often minimum liability limits in homeowner's policies may not be enough if someone is seriously injured or loses an eye.

Most homeowner's insurance policies provide a minimum of \$100,000 worth of liability insurance, but higher amounts are available and, increasingly, the Insurance Information Institute recommends that homeowners consider purchasing at least \$300,000 to \$500,000 worth of liability coverage.

If you still feel like your liability coverage won't be enough and want to enjoy playing with your drone, anxiety-free, consider an umbrella policy.

Umbrella coverage

Umbrella coverage gives you an additional layer of liability coverage for more serious incidents of injury or property damage to a third party.

After all, medical and legal expenses can add up quickly and you likely don't have the cash lying around to cover any excess amounts above your homeowner's insurance policy limits.



Buy this coverage if you want to protect your assets.Umbrella coverage consists of bodily injury and property damage liability coverage. It will cover:

- Injured party's medical expenses
- Third party property damage
- Legal expenses if they sue you.

The coverage comes in increments of \$1 million to \$10 million or more. The premiums are affordable and range around \$300 or \$400 a year for each \$1 million in coverage.



Check Coverage, Take Precautions Before Winter

AS WINTER NEARS, you should review your home and auto insurance policies to ensure adequate protection against the season's harshest hazards.

The easiest way to do this is to contact us to discuss provisions and ask questions.

Some policies cover more than others, depending on what you chose at the time of the policy's activation.

On the road

Traveling during this cold season requires thought and preparation. It is helpful to carry an emergency kit with the following items while driving any distance during winter:

- Flashlight
- Batteries
- Battery-operated radio
- First aid kit
- Blanket
- Snacks
- Shovel
- Drinking water
- Tow rope
- Jumper cables
- Bag of sand
- Paper towels

If you get stuck or stranded, each of these items may be useful. Tow ropes and jumper cables are good for car problems, and a shovel can help a person dig out of a snow mound – and even back out with the help of the sand.

Food, water and a blanket will be helpful until someone comes to rescue a stranded motorist or until it is possible to drive again.

Keep in mind that blowing snow or heavy rains can create a bad hazard.

It is necessary to pull over and wait until the storm passes when visibility is too poor to drive, so plan accordingly even for the shortest of trips.

To learn more about winter safety and insurance, call us.



1206 Kanawha Blvd. E.
Charleston, WV 25301

Winter Hazards and Your Insurance

- Most policies cover damage to homes after trees or other objects fall on them, but do not cover debris removal.
- Most policies cover damages from snow accumulation, sleet or ice, wind and blowing snow.
- Most auto policies cover a vehicle if the owner attaches a plow for personal driveway snow removal only.
- Some policies cover damages from frozen pipes if the policyholder took steps to prevent them from freezing but the damage happened anyway.
- One common occurrence during a bad winter storm is a power outage. If this happens and is caused by a tree falling, the ensuing damages may be covered.

Insurance may cover costs for perishable foods that go bad during an outage, but compensation is not very high.

