



Protecting Your Investment

Safeguarding Your Home Against Major Rainstorms

THE LAST two years in California have seen unprecedented rains that have pummeled most of the state, sometimes dropping a half year's worth of rain in a single day.

Rain can be a relentless force that tests the durability and resilience of your home. From minor leaks to major flooding, water damage can wreak havoc on your property, leading to costly repairs and potential health hazards.

However, by taking some proactive measures, you can safeguard your home against the damaging effects of rain.

Inspect and maintain your roof – Your roof is your first line of defense against rainwater. Regularly inspecting and maintaining the roof can prevent leaks and water damage.

Look for missing or damaged shingles, cracks or gaps in the roofing material, and ensure that flashings are secure. Replace any damaged or deteriorated roofing materials promptly to maintain the integrity of your roof.

Clean gutters and downspouts – Gutters and downspouts play a vital role in directing rainwater away from your home's foundation. However, they can become clogged with leaves, twigs and debris, hindering proper drainage.

The National Center for Healthy Housing recommends cleaning your gutters at least twice a year, in the spring and in the fall, to prevent water from overflowing and causing damage to your home's exterior and foundation.

Install gutter guards – To minimize the need for frequent gutter cleaning, consider installing gutter guards. These protective covers prevent debris from accumulating in your gutters while allowing water to flow freely. Guards come in various materials and designs, so choose one that suits your home's needs and budget.

Inspect windows and doors – Leaky windows and doors can allow rainwater to seep into your home, causing water damage and mold growth. Inspect caulking and weatherstripping around them regularly and repair or replace any damaged seals.

Check for exterior cracks, gaps – Inspect for cracks or gaps where water could penetrate. Pay attention to areas around windows, doors, vents and utility penetrations. Seal with caulking or weatherproof sealant to prevent water infiltration.

Maintain proper grading – The grading around your home plays a crucial role in directing rainwater away from the foundation.

Ensure that the ground slopes away from your home's foundation to prevent water from pooling around the structure. If necessary, add or adjust the slope by adding soil or regrading the landscape.

Invest in proper drainage systems – If your property has poor drainage, consider installing additional drainage systems such as French drains, swales or sump pumps to redirect excess water away from your home.

Maintain landscaping – Proper landscaping can help absorb excess rainwater and prevent erosion around your home's

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Risks Your Homeowner's Policy Won't Cover

WHEN YOU own a home, you may have extenuating circumstances and/or own property that your insurance might not cover.

In fact, there may be risks in your home that you never thought of and that won't be covered by your homeowner's policy if you have to file a claim. Fortunately, there are a number of extra coverage options you can add on to your policy which are known as endorsements.

Here are five that you should be aware of, as recommended by the insurance trade publication National Underwriter.

Additional Insured Residence Premises

This endorsement is specifically for people who have an ownership interest in a property but don't live there.

This could come in handy for you if you are helping your adult children out when buying a home and you want to protect your part of the investment should the house be damaged or destroyed in a calamity.

Other Members of Your Household

While you may own a house and live with a boyfriend or girlfriend and consider them a member of the household, the insurance company would not consider them insured and their personal property would not be covered in case of damage or

theft in a covered event.

This endorsement would cover their property. Anyone whose property would be covered has to be explicitly named in the policy.

An "other member of your household" cannot be a guest, household employee, tenant or boarder.

Other Structures Increased Limits

Maybe you've built a new man cave — a small cottage in the backyard outfitted with a giant plasma TV, nice sound system and bar.

However, since it's a detached structure, your homeowner's policy may not likely cover the entirety of the loss, should it burn down or suffer some other damage or theft.

Under the typical homeowner's policy, other structures are covered at 10% of the policy limits. So, if your home is insured for \$400,000, your other structures would be insured for 10% of that — \$40,000.

This endorsement will provide additional coverage for sheds, your man cave, grandmother's cottage, gazebos, patios, barbeque pits, play equipment and other items in your backyard.

If you have a number of items that could be considered "other structures," this is a good policy for you.

Mechanical Breakdown

This endorsement covers the mechanical failure of household appliances like: central air conditioning, central vacuums, chairlifts and elevators, electric vehicle charging stations, heating systems, including water heaters, home automation and security systems, saunas, hot tubs, therapeutic baths, swimming pool pumps and filtration systems, stoves, wall ovens, refrigerators, well-water pumps, and sump pumps.

The specific systems and equipment covered by equipment breakdown will vary by provider.

Limited Water Back-up, Sump Pump Overflow

While your policy will cover damage from a sump pump back-up, discharge or overflow, it won't cover the cost of a sump pump that breaks down. This endorsement will cover that. ❖



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Schedule Annual Inspections with a Qualified Professional

foundation. Plant native plants and trees and use mulch to retain moisture.

Avoid overwatering your lawn, as excessive water can saturate the soil and lead to drainage problems.

Regular inspections and maintenance – Finally, regular inspections and maintenance are key to ensuring that your home remains protected from rainwater damage.

Schedule annual inspections with a qualified professional to assess the condition of your roof, gutters, drainage systems and other vulnerable areas.

Address any issues promptly to prevent them from escalating into costly repairs.

The takeaway

By taking these preventive measures, you can fortify your home against the destructive forces of rain and minimize the risk of water damage.

Investing time and effort in maintaining your home's integrity will not only protect your property, but also provide you with peace of mind during stormy weather. ❖

Protecting Your Belongings

Four Thefts That Show Not All Thieves Are Stupid

WHILE THE majority of people live their lives honestly and don't steal and cheat, unfortunately there are plenty of unscrupulous people in society that have no qualms about stealing from you.

And while many people think that overall, thieves are stupid, many of them are calculating and know when to strike. Often, these are crimes of opportunity, and below are some common ploys smart thieves have been employing recently.

1. The long-term parking trick

Thieves regularly cruise the long-term parking lots of airports, to not only steal things from the cars, but also to get ahold of car registrations in the glove compartment. They then drive to the owner's home and rob them.

The robbers will often stake out the property first for a day to make sure nobody is actually home, and then they strike.

What to do: Don't leave your registration and insurance cards in the car if you are leaving it in long-term parking. Also, you may also want to consider leaving the garage door opener at home.

2. The GPS home robbery

Here's another disturbing tactic. When people are parked at a long-term event, like a concert or fair, thieves cruising the parking lot look for vehicles with a GPS in plain sight. They break into the car and steal the GPS, plug it into their own car and have the GPS provide the directions to the victim's home, which they then burgle.

The thieves know that the owner of the car is at the event and likely won't be home for a few hours, so they can take their time and make off with the victim's valuables.

What to do: Instead of programming your home address into the GPS, instead program a nearby location, like your regular grocery store or gas station. Also, you should stash your GPS out of sight so that it's not such a tempting target.

3. Stolen phone, drained bank account

One of the worst things that can happen to someone is to have their purse stolen. What do most people keep in their purses? Wallets, cell phone and keys to their home, along with a number of sundry other items.

One woman whose handbag was stolen with those items in it had her husband's phone number under "hubby" in her phone contacts. When she called him from a pay phone, he told her that he'd received a text from her asking about their ATM card PIN number, which he sent. They checked their account and found out that the thief had withdrawn \$400.

What to do: Use people's names in your contacts lists and not designations like Mom, Dad or Sweetie. Also, if you receive a text from a loved one asking for sensitive information, call them back instead of sending a text message.

4. Stolen purse, burgled home

Sometimes people are careless about their purses when shopping. They leave them in the shopping cart while walking a short distance to grab something from a shelf.

One woman had her purse stolen from a cart when she'd left it sitting there unattended. She reported it stolen to the store management and when she got home, she got a call from store security, saying they had her purse and wallet, although it had been emptied of its cash.

But, when she got to the store, she was told they hadn't called her. Suspecting something was amiss, she hurried home only to find out that her home had been burgled. The thieves had made the call knowing she'd leave to get her purse back.

What to do: If you find yourself in a similar situation and get a call from a store, you should look up the store number and call them back. Better still, never leave your purse unattended while shopping. ❖



Personal Safety

Pedestrian Deaths Surge to 42-Year High

WE'VE TOLD you before about the increasing number of car accidents and vehicular injuries – many of them resulting in deaths – that many observers attribute to distracted driving. But what you may not know is that pedestrian fatalities are now at a 42-year high and seem to be continuing to increase unabated.

A recent report by the Governors Highway Safety Association (GHSA) found that 7,508 pedestrians were killed in traffic crashes in 2022, the highest number of pedestrian deaths since 1981.

Many large cities have seen pedestrian deaths soar. In Los Angeles, such fatalities have jumped 80% in the last three years.

The problem is largely in cities, and often the deaths occur when a driver isn't paying attention and turns right into a crosswalk as people are crossing the street.

And while you may feel that since you're not out walking much, or that the chances of being hit are small in your neighborhood, remember that everyone is a pedestrian at some point. Even if you drive a car, ride a bike or take public transit, your journey always begins and ends on foot.

Also, as we become more fitness-conscious and with the growing use of fitness trackers like FitBit, more people are walking. Many people also have opted to walk for environmental reasons.

With all this in mind, pedestrian safety needs to be a top priority for everybody.

Shocking statistics

- Speeding was involved in 8.8% of pedestrian deaths.
- 19% of pedestrian fatalities in 2021 involved a driver with a BAC of 0.08 or higher.
- 77.1% of deaths occurred after darkness.
- 1.2% of fatalities after dark occurred in conditions with artificial lighting.
- 68 % of pedestrian fatalities are happening where no sidewalk was noted on the crash report.

Source: Governors Highway Safety Association

Tips for pedestrians

- If you are out walking, don't do so while listening to music with earbuds or headphones.
- Always be aware of what the vehicles driving near you are doing.
- If there are no sidewalks, always walk against the flow of traffic on the side of the road so you can see any erratic drivers coming.
- At crosswalks, check for cars before walking.
- Look both ways when crossing the street.

Tips for drivers

- Don't use your smartphone at all when driving (no texting, chatting or talking).
- Always be aware of the other vehicles you share the road with, as well as pedestrians.
- Be especially careful and reduce your speed when driving at dusk and at night in residential areas.
- Remember, pedestrians have the right of way. Yield for them at crosswalks and zebra crossings.

Distractions

One rising danger is distracted driving. Deaths from distracted driving account for 10% of all fatal crashes. About 12% of people killed due to distracted driving are pedestrians.

What remains unknown is how many pedestrians who were killed in a crash involving a distracted driver may have been distracted themselves. Recent research shows that many people are also engaging in distracted walking, usually typing on their smartphones or engaging in chats while walking.

Researchers at The Ohio State University found that between 2004 and 2010 the number of pedestrians killed while using a cell phone increased from less than 1% to 3.6%.

Additionally, the GHSA report found that 30% of pedestrians who were killed by vehicles were under the influence of alcohol. ❖