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NEWSALERT

Safeguarding Deliveries

How to Thwart Porch Pirates This Holiday Season

AS THE holiday shopping season gets started and more people are shopping online, the threat of having your packages stolen from your doorstep continues growing.

One of the modern plagues during the holiday season is the emergence of “porch pirates” – the thieves that cruise neighborhoods looking for packages that have been delivered on people’s doorsteps by UPS, FedEx and other delivery services.

Thefts of packages from front porches have become a nationwide epidemic, with 26 million Americans having a package stolen from a front porch or doorstep in 2018, according to research by *insurancequotes.com*.

One of the difficulties in thwarting porch pirates is that it is most often a crime of convenience. Typically, someone sees a package sitting on a doorstep and there are no cars in the driveway, so they walk up and grab it.

Solutions

Fortunately, there are new services and products on the market that can help reduce the chances of having one of your packages stolen after it’s been delivered.

BoxLock – This service provides homeowners with a smart padlock designed to protect deliveries by scanning packages so that delivery drivers can unlock a storage box on the customer’s porch. Only packages addressed to the customer – and that are actually out for delivery that day – will unlock the BoxLock. Once unlocked, the delivery person securely places the package in the box.

Landport – This is a secured delivery drop box homeowners can install on their porch or stoop. The box, which is bolted down, has an electronic keypad on which a delivery driver enters a unique access code to open the lid. They place the package in the box and shut it, and it locks by itself.

Amazon Key – When a delivery arrives at your house and you’re not home, the courier scans

a barcode that sends a request to Amazon’s cloud. If it’s approved, Amazon remotely unlocks your door and the delivery is left inside the house.

Amazon Locker – Use the online zip code locator to find a locker near you, and use that as your delivery address. It’s free to use – and if you’re a Prime member, you’re entitled to free two-day shipping.

Package Guard – Place this WiFi-connected large disk on your doorstep, instructing delivery people to place packages on top of it. If a thief attempts to steal the package or the device itself, a loud siren will be activated.

Other things you can do

- When paying for your online shopping, check the “signature required” box. This is an option with all the major services, like UPS, FedEx, DHL and the USPS.
- Sign up for a paid package-receiving service that will receive and protect your packages until you can pick them up.
- Set up a security camera.
- Install motion-sensor lights. ❖

K Taylor Insurance Solutions
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Multi-line Discounts

Bundling Could Save You Hundreds of Dollars a Year

LOOKING TO save money on your insurance premiums every month? You should consider taking advantage of multi-line discounts.

Many insurance carriers offer significant discounts for customers who place multiple types of insurance with the same company. In some instances, annual savings may amount to more than \$300, according to a new survey by Quadrant Information Services.

The insurance information firm recently took a state-by-state look at the savings consumers could realize by bringing multiple personal insurance lines together under the same roof – a practice known as “bundling.”

Savings varied by state, as well as the type of insurance policies being bundled together, but the results were clear and unambiguous: On average, consumers in all states were able to save money by bundling.

Why does bundling work for insurers?

Insurance carriers offer these discounts for a variety of reasons.

It's expensive for insurers to attract a new customer, and carriers are constantly trying to compete for business.

But adding an insurance line to an existing customer is much less costly for carriers than the marketing and sales cost of bringing on a new client from scratch – so it's possible for them to pass part of those savings on to the customer.

Insurance carriers also know that the more types of lines a given customer has with a carrier, the longer they stay with them.

Other benefits

Bundling multiple insurance policies with the same carrier also simplifies your financial life, say experts. Not only can you save money, but you also have fewer bills every month, and fewer checks to write or electronic drafts to keep track of.

How to realize your savings

Call us and ask if any of your insurers offer multi-line discounts for bundling. We can provide estimates for placing your other types of insurance policies with each of them. ❖

THREE TYPES OF BUNDLING

Homeowner's and auto insurance

The best results came from bundling auto and homeowner's insurance with the same provider. On average, this saved consumers \$322 nationwide, for a total savings of 16% of annual premiums for these lines.

Auto and condo insurance

Bundling auto and condo insurance likewise lowered premium costs – by an average of 11.6% nationwide, the study found.

Renter's and auto insurance

It's not just homeowners who can generate savings through bundling. Renters also realized a nationwide average savings of 8% when they combined their renter's and auto policies with the same carrier.

* Average annual premium savings



Do You Have the Right Fire Extinguishers?

CONSIDERING THE cost, frequency and loss of life related to residential fires, it's important for homeowners to have loss control measures in place.

When properly selected, placed and maintained, a fire extinguisher can be a powerful tool to prevent severe fire loss. The best thing is that a fire extinguisher is a relatively cheap investment, as prices start at around \$20.

It's important to become familiar with the different classes of fire extinguishers. There are five classes, with each class based on what type of fire the equipment is capable of extinguishing.

Below are the five classes of fire extinguishers and what they do.

Class A Fire Extinguishers

Color - **green**

Geometric symbol - triangle

Picture - burning garbage can and woodpile

This class of fire extinguisher is intended to be used on ordinary solid combustibles. These types of fires might involve cloth, wood, rubber, paper or certain types of plastic.



Class B Fire Extinguishers

Color - **red**

Geometric symbol - square

Picture - container of fuel and burning puddle

This class of fire extinguisher is intended to be used on flammable liquids and gasses. These types of fires might involve lacquers, gasoline, alcohol, diesel oil, oil-based paints or flammable gas.



Class C Fire Extinguishers

Color - **blue**

Geometric symbol - circle

Picture - burning outlet and electric cord plug

This class of extinguisher is intended to be used on electrical equipment. It can be used for fires that involve an appliance, electrical wiring, circuit breaker or electrical outlet.



Class D Fire Extinguishers

Color - **yellow**

Geometric symbol - star or decagon

Picture - burning bearing and gear

This class of fire extinguisher is intended to be used on combustible metals. These fires might involve magnesium, potassium, sodium or titanium. It's important to note that some Class D fire extinguishers will work on multiple metal types, but others are metal-specific.



Class K Fire Extinguishers

Color - **black**

Geometric symbol - hexagon

Picture - burning pan

This class of fire extinguisher is intended to be used on combustible cooking fires. It can be used to put out fires from cooking oils and fats.



Extinguisher tips

- Fire extinguishers are important fire protection tools. However, it's vital to know the fire type and extinguisher class before attempting usage. Using the wrong extinguisher on the wrong fire can make the fire worse and cause life-threatening injury.
- It's extremely important for all members of the household, babysitters, housekeepers and any other potential user to know how to safely and correctly use the fire extinguisher. Since most will not be using an extinguisher on a regular basis, it's also important to periodically review the instructions.
- Because fires may often involve a combination of elements, most fire protection experts recommend a fire extinguisher with an ABC rating.
- Fire protection experts recommend that a medium-sized fire extinguisher be placed in the kitchen and garage. An extinguisher should also be placed on each additional floor of the home.
- All extinguishers should be inspected annually and maintained by a professional fire equipment supplier. If not properly maintained, your unit might not discharge when needed. There's also the risk of it rupturing when pressurized, which can result in serious injury.
- Having fire extinguishers in the home may reduce the cost of home insurance. Contact us find out if a discount for fire loss prevention measures is offered.

The takeaway

Fire extinguishers are vital protection against fire loss in your home, but they must be properly selected, placed and maintained. Also make sure you have the right extinguishers on hand. ❖

Save Your Home from a Termite Invasion

REGARDLESS OF where you live, there is a constant threat of termites or wood-boring beetles infiltrating your home.

Termites account for about \$1 billion a year in damage to American homes and now that an invasive species from Asia has made it to North American shores, the threat is larger than ever.

To make sure that your home keeps these hungry critters at bay, you need to protect it from being a tempting smorgasbord for termites. You would be well advised to heed the following tips:

Keep your yard clear of scrap lumber – Never bury scrap wood or waste lumber in your yard, and avoid keeping piles of wood in your yard as it will attract termites. Store this wood and any firewood away from the house and make sure that there is a barrier between the wood and the ground.

Get rid of decaying vegetation – On a regular basis, clear fallen branches or decaying plants near the side of your house.

Keep mulch piles far from the home – If you do have a pile of mulch for your gardening, make sure that you place it in a corner of your yard far away from your home. And when you do use mulch, don't spread it alongside your house if you have vegetation that abuts against the home's exterior.

Use treated lumber – Use treated lumber for any wooden structures that will have direct contact with the ground. The chemicals used to treat this wood are not 100% foolproof, but they can deter termites nonetheless. They can act as a deterrent when used in wooden decks and patios.

Avoid wood contact with ground – It's best if you make sure that no wooden structures actually touch soil, especially if you have a deck attached to your home. Use concrete supports that raise the wooden support beams for decks and patios off the ground.

Fix water leaks – Termites need water too, so fix any water leaks in and around your home.

Hire a pest control operator – Contract with a pest control service that will come to your house four times a year to spray for insects.

Maintain your home – Routinely inspect the foundation of your home for signs of mud tubes (used by termites to reach a food source), uneven or bubbling paint and wood that sounds hollow when tapped. Fix leaky gutters, ensure that your attic is well ventilated, and seal cracks or holes in your home's foundation. ❖



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As a way of saying thank you to clients that refer friends and family, for each referral you will receive a \$20 Amazon gift card.



What qualifies as a referral?

A referral is when we are contacted by phone, e-mail, or social media for a quote and that friend or family becomes a client of K Taylor Insurance Solutions.

Don't worry, we ask every caller how they found us.

