



November 2024 | Volume 4 | Issue 11

NEWSALERT

Wildfire Risk

Prevention Steps Can Earn You Premium Discounts

UNDER REGULATIONS implemented in 2022, insurers, when pricing policies, are now required to take into account homeowners' efforts to harden their properties as well as their communities' work to reduce their overall wildfire threat.

The regulations aim to provide rate relief to people who live in wildfire-prone areas and keep their coverage. When quoting policies in high-risk areas, the rules require an insurer to explain the details of how it rates a property's wildfire risk.

The regulations cover 10 measures that homeowners and local communities can take that can help property owners earn discounts on their insurance and reduce their wildfire risk.

As part of this regulation and to help homeowners improve their property's wildfire risk ratings, the Department of Insurance created the "Safer from Wildfires" program. It lists all of the different improvements people can make to their properties to qualify for an insurance discount.



TEN WAYS TO EARN DISCOUNTS ON YOUR PREMIUM

Use a Class-A fire-rated roof – This includes asphalt shingles, concrete, brick, or masonry tiles, and metal shingles or sheets. Wood shake shingles don't qualify. [Here's a list of tested and approved materials.](#)

Have a 5-foot ember-resistant zone, including fencing – Remove greenery and replace wood chips with stone or decomposed granite 5 feet around your home. Replace wood fencing with metal. Wood fencing can act like a candle wick leading fire straight to your home, if connected.

Install ember- and fire-resistant vents – Installing 1/16 to 1/8 inch noncombustible, corrosion-resistant metal mesh screens over exterior vents can keep wind-blown embers out of your house.

Ensure 6 inches of space at the bottom of exterior walls – Having a minimum of 6 vertical inches measured from the ground up and from any attached horizontal surface like a deck can stop embers from accumulating and igniting your walls.

Use enclosed eaves – Installing soffits under your eaves can prevent heat and embers from getting trapped and igniting. When enclosing eaves, non-combustible or ignition-resistant materials are recommended.

Upgrade the windows – Multi-paned windows and fire-resistant shutters are more resistant to breaking during a wildfire.

Clear vegetation, weeds and debris from under decks – Clear anything combustible and use materials like concrete, gravel or bare soil.

Remove combustible outbuildings to at least a distance of 30 feet – These include sheds, gazebos, accessory dwelling units, open covered structures with a solid roof, dog houses and playhouses.

Comply with defensible space laws – Follow state and local laws requiring defensible space, including trimming trees and removing brush and debris from the yard. See [CAL FIRE's defensible space page](#) for details.

Work with your community – Discounts are available to homeowners in localities that take steps to harden the community. "Safer from Wildfires" recognizes two community-wide programs, Firewise USA and Fire Risk Reduction Communities. These programs certify localities for measures that protect the community from wildfires.



K Taylor Insurance Solutions

15068 Rosecrans Ave. Suite 114
La Mirada, California 90638

Phone: (562) 758-3482
E-mail: kpt@ktaylorinsurance.com
www.ktaylorinsurance.com

Four Types of Claims That Spike in the Fall



BREAK-INS SPIKE – As autumn sets in, take precautions to reduce the chances of a burglary.

WITH THE weather cooling down and the seasons changing, new perils arise for everyone, particularly the risk of some types of auto accidents as well as potential homeowner's insurance claims.

Fall is actually the time of year where the claims for a number of incidents increase compared to the rest of the year. With fall now upon us, pay attention to the following heightened risks.

Rear-end collisions

With the colder weather comes more rain and potentially icy conditions in some parts of the country.

Auto insurers report an uptick in rear-end collisions in the last three months of the year from the harsher conditions, as well as from more distracted drivers, particularly as the holiday shopping season nears.

Advice: When driving, keep a three-second distance between your vehicle and the one in front if you are moving at 45 miles an hour or less. At higher speeds, in rainy conditions or reduced visibility, leave more space. If you are in a cold weather environment, be even more mindful in icy or snowy conditions.

Collisions with wildlife

Deer, elk and moose are on the move and migrating in the autumn, which is also mating season for these creatures. That means they are more likely to wander onto roadways than at other times of the year.

Advice: When driving in or near woodland areas, drive more slowly and be alert for wildlife – including smaller animals like raccoons, foxes and coyotes – venturing across the road. All of these woodland denizens are most active at dawn and dusk.

Parking lot incidents

As the busiest shopping time of the year unfolds, there are more people at the malls and other shopping centers. This results in an increase in parking lot claims such as fender-benders in tight parking spaces, damage from shopping carts, and car thefts.

Advice: If possible, park further away from the mall where parking may be less chaotic. Avoid tight parking spaces and parking next to cart returns.

Home thefts

According to the Insurance Information Institute, home break-ins and thefts jump 25% in autumn from the summer months. The increase is especially profound in December as Christmas nears and thieves stalk neighborhoods, knowing that many people have newly purchased expensive gifts in the closets.

Advice: Take precautions to reduce the chances of a break-in by keeping some interior and exterior lights on a timer. There are also a number of apps that allow you to monitor your home and that send alerts if there is movement or efforts to open a door or window when you are away from the property. ❖

Seven Things to Do after a Hit-and-Run Accident

MOST OF the time, if you've been in a collision, the other party stays put so that you can exchange insurance information and wait for police or emergency services if there is a dispute or injury.

But on occasion, the other driver flees the scene, leaving you likely frazzled and scrambling. If you carry uninsured driver's coverage, the costs will be covered by your insurer. However, there are things you should and shouldn't do if you've been involved in a hit-and-run accident.

Whatever you do, do not follow or chase the fleeing driver. If you also leave the scene, you may miss out on gathering eye-witness accounts of the accident. The police may also question who is really at fault.

Also, chasing down the other driver puts you at risk of having a violent confrontation. Sometimes the fleeing

driver may have a reason to flee the scene, such as an outstanding arrest warrant or perhaps they were breaking other laws when the accident occurred, like transporting drugs or driving while drunk. ❖

HERE'S WHAT TO DO

1. First, get as much information as you can about the vehicle that hit you, such as:
 - Model and make
 - Color
 - License plate number
 - Direction the other vehicle was headed when fleeing.
2. Call the police and file a report. The official accident report will help police look for the missing driver and will be useful when you file your accident claim.
3. Next, try to find witnesses and ask for their names and contact information. Ask them if they can supply additional information about the accident. If they give you or the police a statement, be sure to get their names and contact details.
4. Write down the time and location of the accident.
5. Take pictures of the accident scene.
6. Take pictures of your car and all the damage, especially if another vehicle's paint is visible on it. This will help you prove that you are not attempting to defraud your insurance company.
7. Call your insurance company and report the claim.



In an Emergency, How Will Your Family Keep in Touch?

MOST PEOPLE do not expect to ever find themselves in the midst of an emergency or disaster, but these events happen. Consider the massive flooding and destruction that Hurricane Helene wrought on mountainous areas of North Carolina in earlier this month ... inland places that nobody thought would be leveled by a hurricane.

And often these disasters are made worse when families have not planned ahead for how they will communicate at such a time. The members of your household might not be in the same place when an emergency occurs. These are some situations that have occurred and could happen again:

- School shootings.
- Extreme weather, such as tornadoes, hurricanes and blizzards.
- Workplace violence.
- Explosions, whether from bombings or gas leaks.

When these kinds of events occur, people want to know that their loved ones are safe. However, communications may be hampered by outages affecting utilities, internet access and cell phone service.

As well, extreme weather may make transportation inadvisable. Local authorities may even prohibit unnecessary travel. Without advance planning, you might find yourself unable to reach your loved ones.

Planning Starts by Thinking Ahead

Make plans based on your answers to these questions:

- How will everyone get emergency alerts and warnings?
- How will they communicate with each other if normal communication channels are down?
- How can individuals let the others know they are safe (or not)?
- Where will your family meet up and how will they get there?

Vital Communication Plan Information

- The names and contact information for individuals outside the area, for family members to get in touch with.
- Addresses of areas in the neighborhood or in the surrounding area for the family to gather.
- The names, addresses and contact information for all family-member workplaces.
- The names, addresses and contact information for all schools.
- Names and important information for all family members, including dates of birth, Social Security numbers and vital medical information.
- Contacts for all family medical providers, including physicians, dentists, specialists pharmacies and veterinarians.

The Federal Emergency Management Agency has provided a [wallet-sized template](#) for all of the above. Every member of the household should have copies of the plan for storage in wallets, purses, backpacks and glove compartments.

Family members should plan to report where they are, their condition and whether they can travel.

If the household includes pets, the report should include their location, condition, and who has custody of them.

To help families put plans together, FEMA has developed [templates](#). The template for parents contains self-explanatory fields for entering vital information.

The one for children, in addition to having fewer fields for the most basic information, has spaces for drawing maps that show emergency gathering locations and all exits in the home for use during fire emergencies.

The family may never need to use the communications plan. However, having one on hand can make dealing with an emergency easier for everyone by reducing stress and worry.

The bottom line: Thanks to FEMA resources it's easy for any family to set up a communications plan. It can relieve everyone of stress and worry during an emergency. ❖

