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Dogs Raise Liability Issues

The latest numbers show that, while dogs may still be man’s best friend, they remain the worst homeowner liability.

Dogs have not only retained their dubious title of No. 1 source of homeowner liability claims, they’ve increased their lead. As confirmed by the final data from calendar year 2013, dog-related claims accounted for more than 33% of liability claims, and the frequency of such claims rose 5.5%.

There is some good news: the average claim payment for dog-created liability decreased 6.4%. Evidently non-bite injuries—such as tripping, knocking down or scratching—increased relative to bites as a

cause of such claims.

The statistics show it is imperative that dog owners remember their best friend could still exhibit behaviors that can increase the risk of



injury to others, such as guests and passersby. Protect others and yourself from the potential for liability claims by training your pet well and enacting safeguards to protect others, and maintain adequate liability limits under your homeowners insurance in case the worst happens.

If you have a dog, make sure to check with your insurer about full coverage. Some breeds are restricted or excluded from liability insurance policies.

Make Safety a Priority in Your New Car Picks

Each year, the experts at the Insurance Institute for Highway Safety (IIHS) release their safety ratings for the latest vehicles. Whether you are looking for a new model year or a good used car, the IIHS “Top Safety Picks” list is an invaluable resource in your search.

To qualify as a Top Safety Pick, a vehicle must earn top ratings in a series of collision tests designed to determine how well each vehicle occupant will fare in a realistic crash scenario. In the list of 2014 winners, some categories of vehicles—such as small cars—

feature several models that cleared the high IIHS requirements. For other types, such as minivans, there was only a single qualifier: the 2014 Honda Odyssey.

To see if your planned purchase made the grade, check out the full list of 2014 winners at www.iihs.org/iihs/ratings/TSP-List.

And don’t forget to contact us before you close the deal. We can provide you with estimated insurance costs, coverage recommendations, and any proof of insurance required by your dealer.

Small Cracks Can Lead to Big Problems



As the wetter, warmer months fade and cooler, drier weather approaches, it's a good time to inspect your home's foundation and the soil around it. Soil saturation followed by rapid or extreme drying can cause enough movement in the ground that supports the foundation of your home to cause shifting and cracks. If those issues are not discovered early and the problem is allowed to continue, hairline fractures can turn into avenues for water seepage and even insect invasions.

The damage from those problems isn't covered under a standard homeowners insurance policy, so nipping foundational issues in the bud is extremely important.

The weather isn't the only factor in foundation problems. Poor grading, overflowing gutters, root invasion and overgrown vegetation near the house can all contribute to water buildup and stress on the structure.

It's best to prevent damage in the first place, but if you are too late, there are maintenance and repair companies that specialize in patching and sealing cracks before water or bugs get inside your walls to wreak unseen havoc. Though repairs can be expensive, allowing the problem to persist unchecked will almost surely lead to devastating consequences, including mold, infestations and rot. Move quickly to repair your foundation at the first sign of damage and take remedial measures to prevent recurrence.

Cars in Storage Could Still Be a Liability Risk

If you are one of the many Americans who have a second home that you use seasonally, you might also leave a car at your primary residence while you're away. If you leave your vehicle for a short time, you might have no real concerns, but if you store a vehicle for months at a vacant home, it would be wise to discuss your coverage with your insurance agent.

There are numerous concerns regarding such stored vehicles. The first is keeping full auto insurance coverage. While reducing coverage on the car during an extended absence seems like a money-saving idea, it could expose you to liability and property loss costs that

you haven't considered. Fires, falling trees, floods and theft can all occur whether you are using the vehicle or not, and if your car is kept outside, consider the liability costs you would incur if for some reason it rolled during your absence and crashed into something or someone. Reduced or removed liability coverage would prove to be a costly mistake.

Your insurance agent can help you with insurance savings ideas that don't compromise your coverage. In addition, we can advise you on the best ways to deal with insurance for vehicles that are not used for long periods of time. Call us to discuss your options.

Internet Security Isn't Just for the Office

In today's digital age, much of the business we conduct and many of the records we keep are online, which makes even the documents and photos we store at home on our computer susceptible to a cyber attack.

Being aware of phishing (online or email efforts to get information or account access from you) and cybersecurity weaknesses is important for your personal accounts as well as your professional life. Think of your mobile phone, your iPad or other tablet devices, and your home computer — whether a laptop or desktop. Many of these store or access your financial data as well as cherished personal photos, essays, recipes and other information. In the process of trying to invade your privacy, hackers might very well destroy all your files.

Good passwords are your first line of defense, yet many users apply the same password to multiple accounts and keep those passwords year after year. If you do have a cyber stalker and they crack that



code, all your accounts could be accessed. Changing passwords and keeping track of them can be a pain, but there are solutions on the market to make it easier to keep up with cyber protection, such as a software program that creates and remembers randomly generated passwords.

Check your favorite tech source for reviews and recommendations, and vow to not let another day pass without beefing up your Internet security.

Are You Tornado-Aware?

When someone mentions the term “catastrophe loss,” you might immediately think of hurricanes, forest fires, massive flooding or tropical storms.

In many years, you’d be right—from 1993 to 2012, hurricanes and tropical storms accounted for more than 40% of such losses. But in 2013, the Insurance Information Institute found that more than 80% of the total insured catastrophic losses that year resulted from tornadoes.

Tornadoes are a key exposure for millions of homes, especially in non-hurricane areas such as the Midwest, though they strike nationwide. Tornadoes finished a close second to hurricanes in insured disaster losses from 1993 to 2012, accounting for 36% of all catastrophe losses. Trailing far behind over that same period were winter storms at just over 7%.

Whether your particular residence is most threatened by hurricanes, tornadoes, winter storms, flooding, fires, earthquakes or other potential sources of catastrophic loss, be certain your personal property insurance protection is



up to the task. While some of the causes on that list may already be covered under your homeowners policy, others require special endorsements or separate policies. And in every case, you want to be certain your coverage limits are adequate for your current property values.

Additionally, you can improve your chances of surviving a tornado and minimizing damage during one by

following some rules of preparation. Make sure you have a strong interior room on a lower floor or basement that you and your family can retreat to, and when bad weather is coming, take the time to secure outdoor items that can become projectiles. Even taking the most minimal steps can reduce your chances of serious property loss or injury during a natural catastrophe.

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If you're pleased with
us, spread the word! We'll
be happy to give the same
great service to all of
your friends and business
associates

Home Emergency Kits Should Include Pet Care

Did you know September is National Preparedness Month? While making preparations to protect yourself and your family from disaster, don't overlook the unique needs of your furry loved ones. Here are a few tips from the pet folks at the ASPCA on what to include when assembling a disaster survival kit:

- Feeding dishes, along with a three- to seven-day supply of dry or canned food and bottled water. The ASPCA recommends you rotate stored food, water supplies and medications at least every two months.
 - Disposable litter trays (along with litter), litter liners, garbage bags and cage liners.
 - Extra collars, leashes, harnesses, toys and blankets.
 - Recent photos and medical records.
 - Required medicines (at least a two-week supply in a waterproof container).
- For more disaster planning tips for you and your pets, go to www.asPCA.org.