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## Fireplace and Furnace Safety

Fall is the right time of year to schedule an inspection of your gas fireplace and furnace units. Some services should be rendered by professionals, but homeowners can take steps on their own to improve safety.

- Do not store or use combustible materials near heating or gas-fed appliances.
- Use a carbon monoxide alarm installed and maintained according to the manufacturer's instructions.
- Keep control compartments, burners and circulation passageways clean.
- Clean or replace your furnace filter frequently during the heating season.
- Make sure there is free airflow around your furnace, space heaters and vents.



- Replace safety screens or guards after servicing.
  - Follow manufacturer guidelines on pilot lights or call a professional.
  - Be alert for unusual odors or oddly colored flames, which are often a sign that the gas-fed appliance is not operating properly. Contact the gas company or emergency services if you smell gas.
  - Gas fireplaces with glass doors should not be operated if the glass is cracked or broken.
  - Always refer to the manufacturer's instructions when cleaning components of your fireplace.
- Enjoy your winter months in comfort and safety by following gas and furnace safety practices.

## Weight of Ice or Snow

With the approach of winter comes the threat of damage from ice and snow accumulation on rooftops.

Most home insurance policies will cover structural damage caused by the collapse of a portion of the roof under the weight of ice and snow, as well as damage to personal property. It won't, however, cover damage that occurs because of faulty construction. Keep in mind, also, that your insurance company expects you to take measures to prevent further losses. If a partial or total col-

lapse occurs at your home, do what you can to move personal property to a safe location away from exposure to bad weather.

The accumulation of ice or snow can also cause trees to fall. While a typical policy does cover property damage from trees, most will limit payment for tree removal to a specified dollar amount; moreover, most insurers will pay this amount only if the tree actually damages a covered structure or blocks a driveway or a handicap-accessible entrance.

## Moving Out of the Dorm



The upcoming semester break is often a time for a little college-student R&R, but it's also a time for planning new housing arrangements.

If your child intends to live off campus, make renters insurance part of the plan. Not only will they move their college dorm possessions with them, they may also take on new activities as part of their new lifestyle that have the potential to create personal liability. For example, they may damage the place where they live, damage someone else's personal property, or be responsible for someone's bodily injury.

As a parent, you want peace of mind for your child's personal security, as well as for their belongings and their liabilities. Renters insurance is an excellent product that can offer valuable coverage for a student's belongings and provide personal liability coverage for incidents occurring in their residence or as a result of their actions.

It's surprisingly affordable and can protect your personal assets and theirs from falling prey to a liability lawsuit. Call our service team today for more information about this valuable coverage.

## Personal Property in Transit

Traveling with presents is one of the norms of the holiday season. Some gifts are the kind you take with you to give to loved ones. If you're lucky, some are the kind you receive and take home with you.

Valuables in transit are exposed to a number of potentially damaging circumstances. They could be lost, stolen or broken. If something like this occurs, will your home insurance coverage pay for the damage?

The answer is: It depends. Most home insurance policies will cover items that are damaged while being transported, provided the damage was

caused by a covered loss. For example, if the item is stolen or damaged in an auto accident, coverage would apply under a covered loss. However, if the item is damaged due to improper packaging or shipping, the home insurance would not apply, since that isn't a covered loss.

Keep in mind that, if you receive an extremely valuable gift or one that falls into a specialty category, such as jewelry or artwork, the personal property coverage limit on your home insurance policy might need to be revised. Failure to do so could result in underinsurance at the time of the loss.

## Deer Mating Season Is Here

**F**all means a substantial increase in deer-to-vehicle collisions. These accidents can cause serious injury and damage.

According to a leading insurer, such collisions have risen more than 20% since 2008. For the last four years, West Virginia has had the greatest number of incidents, but they occur in all 50 states.

Each year, collisions with deer kill about 200 people, and the average cost of damage is \$3,103. Deer accidents occur most frequently between 6 p.m. and 9 p.m., but herds are also very active in the early morning. Remember that deer typically travel in groups, so if you see one, there's a very good chance more will pop out. It's mating season, so bucks will be more aggressive than usual. If you should strike a deer, keep in mind that they can be dangerous, especially when injured.

A collision with a deer is covered



by auto insurance provided you have Comprehensive—or Other-than-Collision—auto coverage. In an effort to save on insurance costs, however, many people have cancelled their Comprehensive insurance, so be sure to check your policy and give us a call if you have any questions or would like to add this coverage.

# Winterizing Your Home

If you are planning to head south for the winter, there are a few things you must do before leaving to make sure your home stays safe during your winter hiatus.

- Turn off the main water supply valve or stop the pump. This will help prevent a frozen pipe from bursting and causing damage to your home.

- Don't turn the heat completely off. Set it to around 58 degrees in order to avoid freezing plaster or pipes.

- If possible, drain all components that contain water, including toilets, the water heater, appliances, pools and spas.

- Repair holes that could serve as an access portal for birds and animals. Don't underestimate how small a hole vermin can fit through. This will help to prevent infestation.

- To enhance security, trim shrubbery so doors and windows are not blocked from neighbors' view.

- Consider removing trees or limbs that could collapse onto the



home due to wind, ice or snow.

If you will be gone for more than 30 days, you might need special insurance. Some insurers won't cover a house that is vacant for extended periods, and many insurance claims,

such as damage from a broken pipe or vandalism, must be made within a certain window of time. Talk to us about any extended vacation plans you have for advice on how best to protect your property.

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your referral.

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

## Driving in Cold Weather

As winter conditions begin their descent on much of the U.S., it's important to review some tips on driving safely in such conditions.

1. Regularly fill your washer fluid and radiator overflow jug.
2. Make sure the defroster is working.
3. When driving, turn slowly and avoid unnecessary lane changing in precipitation or on slick roads.
4. If the car starts to slide, turn the car into the direction of the slide and take your foot off the brake. If you are driving slowly, this measure will help you stop sliding and regain control of the car.
5. Watch for pedestrians! This becomes very important because they may choose to walk or stand in the street if the sidewalk is covered with snow or ice.
6. Slow down and make sure everyone in the car is wearing a seatbelt!
7. If you live in the snowbelt or know of an upcoming storm, consider applying chains or snow tires. They help you gain and maintain traction.