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## Opting for Identity Theft Insurance

Every day brings another wave of news stories about identity theft: technology break-ins at major businesses; hackers targeting bank accounts; or simply an innocent e-mail message that proves to be a Trojan horse into your home computer. And while there may be little you personally can do about corporate espionage or crime, experts agree the best steps for protecting your personal digital world are comprehensive, updated software security programs, e-mail fraud awareness and effective, regularly revised passwords.

But what if your first line of defense fails and you find yourself the victim of identity theft? How, if at all, will your current personal



property protection respond for the losses, including the sometimes major time and expense required simply to repair credit history, defend against creditors, complete fraud affidavits, and reapply for loans rejected due to the fraud.

Commonly referred to as “Identity Fraud Expense” coverage, such protection is not typically included in the standard homeowners or renters insurance policy, but it is often available as an optional endorsement, or addition, to these policies. We highly encourage you to schedule a review today to

discuss both your current protection and any specialized endorsements that are available to protect you from the exorbitant costs associated with identity theft.

## Ice Dams Can Destroy Homes

As snow begins to fall across much of the country, ice dams will once again appear on the winter property damage claims list.

An ice dam typically forms when water from melting snow on warmer areas of your roof flows down to the much colder eaves, where it then refreezes. The resulting blockage forces subsequent snowmelt to back up, which may possibly damage shingles. In the worst case, that damage leads to roof leaks, allowing water to cause potentially serious damage to your home’s interior. Prevention is the key.

### Experts recommend:

- Cleaning your gutters and downspouts

before the first snow hits to maximize your drainage.

- Keeping your roof and eaves as close to the same temperature as possible – proper attic insulation is the key. Use weatherstripping at attic access points.
- If practical, removing snow buildup from your roof with a snow rake or similar tool to minimize the runoff.

If you plan to be gone during the winter months, remember to ask a family member or friend to check on your home during your absence. Early identification of an ice dam can lead to intervention that prevents extensive damage, such as ceiling collapses.

## Pothole Awareness Minimizes Auto Damage



Typical road surfaces affected by freezing temperatures and sleet, snow or ice, then treated with a bath of de-icing salts and chemicals, often end up with a slew of potholes.

Those potholes can cause serious damage to your vehicle, and some drivers get in accidents by attempting to swerve around a suddenly spotted pothole. Trying to avoid a pothole can result in dangerous lane changes, sudden braking and veering off the roadway entirely.

Experts recommend two strategies for avoiding pothole problems:

1. Be an educated driver: learn where potholes are on your typical routes; watch traffic to see if cars ahead are clearly trying to avoid something in the road; realize it may be better to hit the pothole than to swerve into a worse situation; and treat any pothole damage as any other collision—get off the road, survey/photograph any damage, and report the incident.

2. Be certain you know how your current auto insurance will respond for pothole damages and your deductible. If you damage your wheel or axle, you could need a rental car while yours is in the shop. If your policy doesn't cover rental fees, you could be looking at hundreds of dollars out of pocket.

## Prevent Thanksgiving Cooking Fires

Home cooking fires cause extensive property damage and serious burn injuries each year. The holidays are an especially active time for fire departments responding to kitchen and outdoor cooking fires. Deep fryers, particularly large ones used for turkeys, are a major hazard. According to the National Fire Protection Association, each year deep-fryer fires cause an average of:

- 1,000 home fires
- 3 times the fire damage compared to other forms of cooking
- 5 deaths
- 60 injuries
- More than \$15 million in property damage.

If you use a deep fryer, be sure to heed these key safety tips from cooking experts:

- Never leave your fryer unattended.
- Never fry on or around flammables.
- Be sure your fryer is level, on a flat surface.
  - Never overfill your oil. One suggestion is to first lower your turkey into cold oil to measure displacement, then add or remove oil accordingly before turning on the heat.
  - Always use protective gear: eyewear, gloves and potholders are standard.
  - Remember that your fryer will remain hot for hours, even after turning off the heat, so protect children and pets accordingly.

## Winter Home Liability Claims Are Coming

One of the biggest winter liability exposures for homeowners is injury to visitors caused by slippery sidewalks and driveways. Particularly when considering the number of people who could be at risk, such as guests, neighbors, mail carriers and package delivery services, it is clear that keeping walkways on your property safe is a priority.

Schedule time to remove snow, ice, wet leaves and fallen branches, and double-check your homeowners insurance liability limits to make sure they are adequate to protect you against liability claims should someone get hurt on your property.

The Philadelphia Department of Streets offers the following homeowners slip-and-fall prevention advice:

- Always have on hand an adequate supply of acceptable de-icer for your sidewalk or driveway.
- De-icer should be applied as soon as a light accumulation has developed on the surface. This will break the bond between



subsequent accumulations and the pavement, thereby making it easier to shovel. A final light application may be required after removal to melt the remaining residual snow.

- During a sleet or freezing-rain event, de-icing of sidewalks and driveways will require multiple applications as dictated by the actual conditions.
  - Be conscious of the environment. Use de-icer sparingly.
  - Kitty litter can also be used to generate temporary traction.

## Add Christmas Gifts to Home Inventory

According to the National Association of Insurance Commissioners (NAIC), nearly half of U.S. consumers are insufficiently prepared in terms of their insurance coverage to deal with potential losses.

Among its findings, the NAIC reports that 48% do not have an inventory of their possessions. Of those who do have a checklist, 32% have not taken any pictures, and 58% have no receipts to validate the cost of their expensive items.

Many who have taken steps to inventory personal property remain at risk of their efforts being in vain: 44% acknowledge that they do not have their inventory stored in a remote location.

If you are one of the organized homeowners or renters who have inventoried your valuables and put photos and a list in an off-site location—the Internet cloud or a safe deposit box, for example—congratulations! You are significantly more prepared for a property loss claim than most.

One thing that even organized



homeowners forget at this time of year, however, is the increased risk of loss during the holidays. While your old television, electronic devices and jewelry may all be catalogued, have you forgotten the temporary stockpile of gifts, some high-value, that you have purchased and are storing at your home or storage unit? These

items should be added to your off-site photo and receipt inventory in case they are stolen or lost in a fire or other catastrophe. Just a few photos of items and receipts uploaded to your computer back-up provider or placed in your safe deposit box can make all the difference if you should suffer a loss.

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your referral.

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

## Motorcycle Theft Is Common

Motorcycles can be economical, flashy, affordable, powerful and convenient. But those attributes also attract thieves. According to the National Insurance Crime Bureau, 46,061 motorcycles were stolen in the year 2012. And while the numbers peak in the summer months, there was not a single month of the year that saw fewer than 2,000 thefts. The top five stolen motorcycles by make were:

1. Honda 2. Yamaha 3. Suzuki 4. Kawasaki 5. Harley.

While states typically require motorcycle owners to carry liability insurance, property coverage isn't mandated. Theft falls under "other-than-collision" insurance and is a very important protection. Without it, a theft of your bike or any of its parts will leave you at a financial loss. If you have custom work done to your ride, talk to us about your special insurance needs, since customizations could fall outside standard coverage. We can also help you with anti-theft and recovery ideas!