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Dryer Fires Cause Expensive Damage

Fires ignited by clothes dryers cause \$35 million in damage annually in the United States, and a majority of those fires are easily preventable.

According to a report from the U.S. Fire Administration, the most common cause of such fires is “failure to clean,” which leads to 34% of the blazes. Lint, which is highly combustible, can accumulate in both the dryer and dryer vents, creating a hazard due to reduced airflow. Certain items, including shoes and foam-backed rugs, placed in dryers also increase the hazard. Birds and other animals that live or build nests in vents can



also cause blockages that result in fires. Dust, fiber and lint lead the list of items most likely to ignite.

Only about half (54%) of dryer-related fires remain confined to the appliance. If your dryer is co-located with a gas furnace or water heater or a storage room that houses combustibles, the magnitude of the damage increases rapidly.

Owners should take caution and be diligent about dryer maintenance, including regular inspections of the dryer's vent. For more common home hazards and safety tips, visit the website of the U.S. Fire Administration: www.usfa.fema.gov/.

Know Your Flood Risk

According to the National Flood Insurance Program (NFIP), millions of homeowners who are subject to the risk of flooding do not currently carry the proper flood insurance policy for protection. One possible reason? Many folks simply don't know how likely their property is to suffer flooding.

The Federal Emergency Management Agency has made it easy to look at the flood map that deals with your property. All you have to do is visit www.floodsmart.gov and click on “New Flood Maps.” After you enter your zip

code, a map will appear with the flood ratings and depictions of nearby bodies of water. You can zoom in on the map to see very detailed descriptions of your property and its environs. The map contains code letters designating the risk zones for each area.

If you are concerned that you may have an elevated risk for flooding, contact us. We can help you understand what flood insurance will cover and at what price. You will have options regarding your structure and your possessions, as well as your deductibles and limits of coverage.

Electronics and Lightning Don't Mix



According to the Insurance Information Institute, lightning strikes caused nearly \$1 billion in insured losses in 2011. The average claim came in at \$5,112, rising 93% since 2004. The reason is simple: More homes are equipped with expensive technology – technology that requires electricity.

A lightning strike can cause electrical surges to blaze through systems, frying each appliance that happens to be connected without adequate protection.

To avoid substantial property damage, the Institute offers the following tips to protect your home against lightning loss:

- Install a lightning protection system.
- Verify that the system is designed and installed in accordance with standards endorsed by such groups as the National Fire Protection Association, Lightning Protection Institute and UL.
- Be certain protection extends to all electrical, telephone, cable or satellite lines entering your home.

Remember that lightning doesn't have to strike your house to do harm. It can strike the ground and send a charge inside, so take precautions during a storm by unplugging devices most susceptible to electrical surge damage.

Renters Need Protection, Too

While a majority of homeowners secure their possessions and personal liability with homeowners insurance, few renters can say the same. Fewer than one third of tenants have renters insurance, according to the Insurance Information Institute.

Many renters believe that their landlord's insurance policy will cover damage and liability, but that isn't the case. Most landlord policies offer coverage for the possessions and liability of the landlord and, in multi-unit dwellings, for the common property but not for the renter. Coverage for the tenant's property is the responsibility of the renter.

In addition to covering possessions that are damaged by fire, wind, theft or other covered loss, a renters policy may include

personal liability coverage and payment for legal defense if necessary. Many renters policies also cover additional living expenses, which will help cover costs incurred for things such as alternative living space if the rented home becomes unlivable due to a covered loss.

If you are among the millions who rent a residence, consider this: If your possessions were destroyed in a fire, could you afford to replace them? If you, your child or your pet were to accidentally injure someone and you were sued for damages, could you afford to pay the legal fees and judgment? A renters insurance policy may be just what you need. For more information, call one of our insurance professionals today.

Boat Insurance for More Than Boats

As the weather warms, do your thoughts turn to getting out on the water?

If you own or plan to purchase watercraft, such as sailboats, jet-skis, canoes, motorboats, or even a yacht, boaters insurance is a key part of your enjoyment. Not only does it cover your liability in case you should cause an accident, it also can provide protection for the craft itself. That protection can come into play if your boat or personal watercraft is damaged in a storm, during use, in tow, or even in storage.

Some insurers also offer haul-out for boats to protect them in case of severe storms, and most provide salvage services and fuel-spill cleanup costs. If you take passengers out on the water, you will also want to learn about medical payments coverage and insurance for personal possessions, such as high-end

fishing gear.

Whether your river, lake or ocean dreams are all about a great platform for hauling in the fish, joyriding with the family or sailing the Seven Seas, watercraft insurance can help bring peace of mind. Talk with our personal coverage professionals today.



Protect Your Personal Assets

You don't have to be wealthy to become the target of a liability lawsuit, but high-net-worth individuals and families do have a higher risk of loss.

That's why it is important, as your wealth grows, that you adjust your liability insurance coverage to keep up.

A recent study of high-net-worth people conducted by a leading insurer found that 21% had no umbrella liability insurance, meaning they are relying solely upon the limits of coverage in their homeowners insurance policy. If you have increased wealth but haven't updated your liability coverage, you could have a wide gap in your protection. Costs you might have to pay include legal bills and a potential financial settlement or judgment against you.

If you have domestic help, such as a nanny, you need to carry employment practices liability insurance for in-home staff. If a disgruntled employee decides to sue for harassment, discrimination or unfair working practices, your homeowners policy simply won't help. It is also often the case



that, as your success and reputation rise in your community, you will be asked to serve on boards of directors or as a trustee of a charitable organization. Studies have shown that more than a third of those serving in such a capacity have not acquired an independent directors and officers liability policy, which could leave their

personal wealth vulnerable to claims generated in the course of their director duties.

Insurance is available to protect your assets. It's just a matter of finding the right policies for your needs. Call one of our personal insurance professionals to review your exposures and protection.

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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

Waiting on a House Sale

In the current real estate environment, many folks are finding their "for sale" home sitting on the market for far longer than they've anticipated. A lengthy selling time can cause issues when the sellers face a deadline for moving to a new job, a retirement home or an adult nursing facility. Many choose to leave the home vacant while it's on the market, but that can be problematic under a standard homeowners insurance policy.

Resulting gaps in coverage can be significant, regardless of who is taking care of your house in your absence and whether they live in the dwelling or simply watch over it. Coverage can usually be arranged to fit the new circumstances, but homeowners need to take action before vacating the home. Our professionals can then provide you with the proper advice as to how your current coverages will be affected and what changes, if any, will need to be made.

Let us help you to be certain your home is still adequately protected until your wait for a buyer ends at last.