

# The Wright & Kimbrough Personal Protection



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## ON THE GO

# Should You Opt for Rental Car Insurance?

**I**F YOU'RE like most people, it's always in the back of your mind when you decline the car insurance when renting a vehicle when away on vacation or business.

If you've ever opted for full supplemental coverage, you've likely notice that the cost of your rental skyrockets by more than 50% in many cases. But if you already have insurance for your personal vehicle, you likely don't need it.

There are two reasons you may want to forgo agreeing to purchase insurance at the rental counter.

### 1. Your existing insurance

Your existing insurance policy for your personal car or truck will usually cover you for a variety of risks:

- **Liability** – The liability coverage you have on your personal car or truck, will extend to damage to other cars or property caused while driving a rental car.

- **Collision** – If you have collision coverage as part of your regular policy, it may cover accident-related damage to the rental vehicle as well.

- **Comprehensive** – If you have comprehensive coverage on your personal vehicle, it can even cover vandalism or theft of your rental car.

Coverage varies from policy to policy so check with us before you decide.

### 2. Your credit card

Some credit cards – particularly gold or platinum cards – include rental car insurance. This applies only if you use the same card to pay for your rental car.

Terms and conditions vary, but generally:

- Cards offer primary coverage that won't require you to make a claim under your regular insurance policy.

- Cards offer secondary coverage that will help you out with the deductible and other costs.

- Typically, you must decline the supplemental insurance offered by the car rental company in order to obtain the credit

card company's insurance coverage.

Read up on this in the terms and conditions of your credit card so that you understand exactly what the card covers in terms of rental car insurance.

For example, you may not be able to rent certain types of vehicles, or it may not cover certain damage, like from driving on a dirt road.

Card issuers frequently cap rental periods as well. Make sure you know what your credit card company offers before you rent a vehicle.

### But wait...

If your personal insurance policy does not include comprehensive or collision coverage, you may want to purchase liability coverage from the rental company.

It may also be wise if you already have a high deductible on your personal auto's insurance policy. Also, if you're renting a car on a business trip, or intend to drive it into another country (other than Canada), you will likely need additional insurance coverage.

If you have questions, call us! ■

## CONTACT US

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# Prepare Your Home for El Nino Storms

**F**ORECASTERS ARE predicting one of the most intense El Nino weather patterns for this upcoming winter, and heavy rains are expected in large swaths of the West Coast.

You should start now in prepping your home for the expected onslaught of rain, and the first line of defense is your home's rain gutters.

By directing rainwater away from the perimeter of your home, gutters keep water from seeping into your house.

So if your gutters are clogged with debris, they will not function properly, potentially resulting in water damage to your home.

## Why you need to clean your gutters

Clogged gutters can cause all kinds of issues with your home. Here are a few common examples:

**Water damage:** Properly functioning gutters direct water away from the structure of your home. But, clogged gutters can cause water to collect around your foundation and, as a result, seep into your basement.

**Loosened gutters:** The weight of water, twigs and other debris can loosen gutters and cause them to pull away from your home, damaging the structure and possibly the roof.

**Pests:** Clogged gutters can become an inviting home to carpenter ants, mosquitoes and even rodents. And, if these pests are living in your gutters, there's a chance they'll make their way into your home.

## How often to clean

The National Center for Healthy Housing recommends cleaning your gutters at least twice a year, in the spring and in the fall. But during heavy storm years, you may want to check them more often.

Frequency depends on where you live.

If you live in hot and dry desert conditions or if there are no trees to drop debris in the rain gutters, you may only need to clean your gutters once a year.

On the other hand, if you have many trees around your home, your gutters may need cleaning more frequently. You should talk to a professional about the best plan to make sure they are cleaned often enough. ■

## Gutter Cleaning Tips

- Prepare your gutters before you clean them. Make sure you take all the debris and gunk out of your gutters. With leaves dropping in the fall and the occasional strong winds, it's important that you remove all foreign matter.
- Make sure all the spikes connecting the gutters to your home are in good condition. Check that they go through the gutter, fascia board and into the rafter behind it.
- Look for leaks in your gutters and cracked caulking in the seams. Scrape out the old caulking and dry it before using new sealant. Fix all leaks.
- Check that rivets on the downspout are secured. If any are loose, you'll need to pull them out and replace them.
- Check for rusty areas of gutters. You can sand out the rust and repaint it with rust-proof paint.
- Once you've done all that you can clean the gutters. The best method is with a pressure washer. Just make sure you don't spray the water at such an angle that it will tear shingles from your roof.



# New Systems Do More than Thwart Burglars

**W**HILE YOU may currently have a burglar alarm system as well as fire and carbon monoxide detectors, newer systems offer all-encompassing home control and security through one easy-to-control system.

Some of the latest products on the market and offered by the largest security companies have the ability to oversee every function of the home environment. One of the most important parts of this new era of home security is Z-Wave technology.

Z-Wave technology is what's known as a mesh networking technology. It was developed in 1999 for the purpose of creating a standard for communication of home devices via wireless radio frequency. This new technology has a major advantage over older home security systems. Since it is constructed similarly to extremely reliable computer network protocols, it offers a better level of protection.

Using Z-Wave technology security, companies have morphed their typical burglar alarm system to also include the ability to control garage door openers, locks, video surveillance and dimming switches – all in one complete system. And many manufacturers of lighting systems, locks and garage door openers now offer products that are Z-Wave compatible.

This latest technology development also features remote access to the system's controls and cameras via a computer at work, a laptop, smart phone, tablet computer or any other compatible device with access to the Internet.

Since millions of property crimes occur each year in the United States, it's important to have a way to help put criminals behind bars. In some cases, indication of a home security system with stickers is enough to deter most criminals.

With a burglary occurring every few seconds somewhere in the country, nobody should assume that their property is safe or that this couldn't happen to them. It's crucial to have a system offering technol-

## SYSTEM FEATURES

Many systems includes apps for your smart phone that:

- Turn on the heat when you're heading home,
- Receive an alert if something goes wrong, like as a break-in,
- Control who goes in and out of your house,
- Shut down your home when you leave.



ogy features that surpass the capabilities of criminals.

For example, a burglar may simply clip the cords on an outdated system. With a Z-Wave wireless system, even clipped cords won't let the criminal get away without being detected. The system will still send electronic notifications to the monitoring company, homeowner and law enforcement if the power cords are cut. Z-Wave's remote monitoring features give families additional peace of mind that they can know what is happening on their property while they're miles away from home.

In addition to providing superb protection for your house, these systems are also great for parents who want to monitor children, pets or individuals providing child care in the home. The systems not only let parents know that their children are home, but they are also capable of monitoring television and computer usage. They have the ability to control access to locked closets, cabinets or other areas of the house that are forbidden to children.

Also, many insurers will offer discounts on your homeowner's insurance if you purchase one of these systems. ■



# Thieves Increasingly Target Pickup Tailgates



THIEVES ARE increasingly stealing truck tailgates because they are easy to remove and they can sell them for a bundle on the black market, according to a new study by the National Insurance Crime Bureau (NICB).

Replacement costs for a pickup tailgate can cost \$1,200 or more and it usually takes a thief 30 seconds to remove. On some larger trucks, a replacement tailgate can cost closer to \$5,000.

Overall, during the five-year period of the study, the NICB identified 1,343 claims related to tailgate theft, or the stealing of

the hinged board or closure at the back of a truck used for loading and unloading.

The claims numbers included in the report were only those listed in

the Insurance Services Office (ISO) ClaimSearch database.

The numbers reflect insurance claims and are not representative of the actual theft activity, the NICB said. It is also possible that some thefts may have been missed, as some likely go unreported.

The stolen tailgates often end up online for resale as they are in high demand, since they can be easily damaged from loading and unloading or collisions, and are expensive to replace, the report suggests.

Of the total claims, 90% were associated with personal insurance policies, with the remainder related to commercial lines, the NICB said. More than 200 different vehicle models were identified.

And, based on the numbers in the report, there are no signs the theft trend is abating.

Tailgate thefts have increased from when just three in all of the United States in 2008, and 16 in 2009, to more than 1,000 in 2015.

The worst states for tailgate thefts are Texas, California and Arizona.

The most popular theft targets during that same period were the Ford F250, the Ford F150 and the Chevrolet Silverado. ■

## What Can You Do to Deter Tailgate Theft?

The NICB recommends taking the following precautions:

- **Lock that tailgate** – An integrated tailgate lock, if available on your vehicle, is there to prevent the tailgate from being opened. A thief can't steal the tailgate without first opening it, so be sure to lock the tailgate whenever leaving the vehicle. Electronic locks secure the tailgate when the rest of the doors are locked. Manual locks require that the vehicle owner use a key to manually lock the component. You can also buy a tailgate padlock.
- **Park close to structures** – The NICB recommends, when possible, parking the truck up against the wall of a building. The point is to park as close to an object or structure as you can so that there's no room to open the tailgate. Again, if the thief can't open the tailgate, they can't steal it.
- **VIN number etching** – Taking the time to have the vehicle identification number (VIN) etched into the tailgate itself will help speed recovery time. The NICB advises that etching the VIN into the tailgate may even prevent thieves from attempting to make off with it in the first place.

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