

The Wright & Kimbrough Report



May 2017, Volume 3, Issue 3

Wedding Insurance

The Low-Cost Answer to All That Can Go Wrong

PLANNING A WEDDING is stressful enough for many to even consider all of the things that can go wrong, like the bride or groom falling or uncooperative weather that can ruin the special day.

The average cost of a wedding is \$25,000, so there's a lot at stake if something goes wrong. You can cover the associated risks with wedding insurance, which covers almost anything that can go wrong, like:

Venue problems

Disasters and fires have put the kibosh on many a wedding. If a fire or flood, for example, shuts your venue, wedding insurance would cover the cost of cancelling the wedding. Insurance covers rescheduling the wedding and the cost of items such as flowers, rentals and the reception.

Weather

Insurance will also cover the cost of cancelling if weather prevents a member of the wedding party or a large amount of guests from getting to the wedding.

Vendor issues

The policy will cover you for vendors that don't fulfill their end of the contract. This includes no-shows that require the wedding to be cancelled. It also covers the losses to your photographer if his bag is stolen at the wedding. The insurance covers lost deposits to the costs of re-shooting photos after a wedding.

Property damage

Stuff sometimes breaks at weddings, especially at raucous receptions. Guests sometimes do stupid stuff after they've been drinking. If the facility's furnishings

are damaged in the course of your wedding, the insurance will cover it.

Illness

If one of the wedding party or a parent of the bride or groom is injured or falls ill to the point that they can't attend the wedding and the event has to be cancelled, wedding insurance would have your back. This would fall under the event cancellation portion of the policy.

The wedding dress

The policy would also cover associated costs if the wedding dress is damaged prior to the wedding and you have to scramble to replace, fix or clean it. ❖

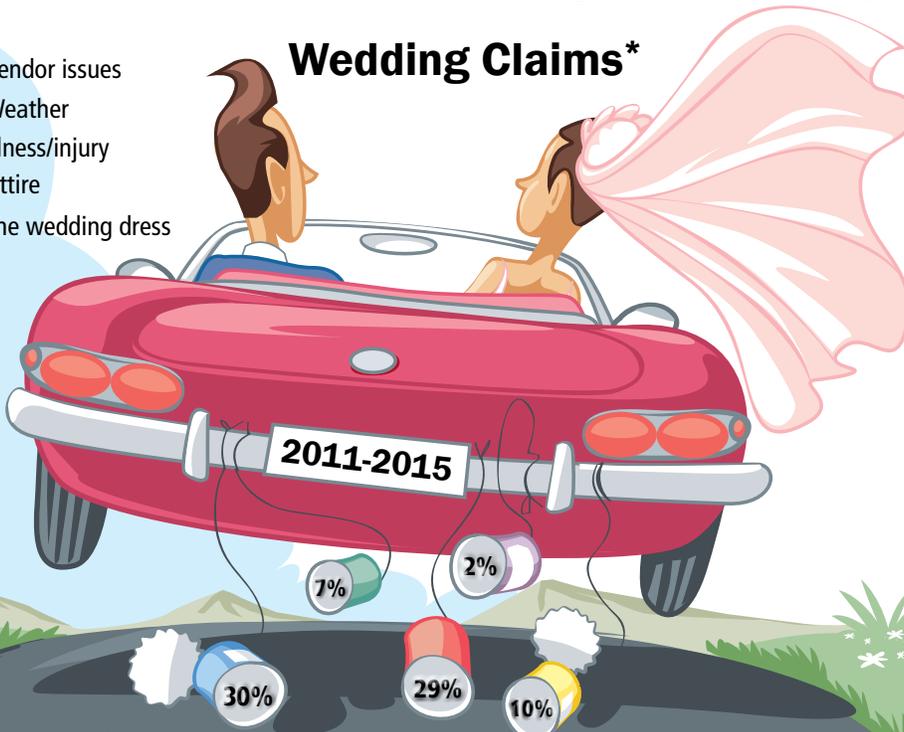
Cost of coverage

Premium can run from \$95 to more than \$500.

We recommend buying enough coverage to cover the costs of cancelling or rescheduling.

- Vendor issues
- Weather
- Illness/injury
- Attire
- The wedding dress

Wedding Claims*



Source: Travelers Insurance Co.

CONTACT US

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Insurance
Since 1893

If you have any questions regarding any of these articles or have a coverage question, please call us at:

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Plan Now for Your Child's Insurance at College

AS THE SCHOOL year winds down and high school seniors are gearing up to attend college in just a few short months, they will leave the comforts of home to likely be on their own for the first time.

And while they and their belongings have been under the protective custody of you and your insurance, now that they will be living away they may not be as responsible as you are.

Whether they are living in a dorm or sharing an apartment with other students, they are sure to have with them a laptop, maybe a tablet, a smartphone, TV and more. Lots can go wrong, like theft of an item or damage to their belongings.

Since it's a few months until they will be off to school, now is a good time to take stock of your insurance and what kind of coverage is available to college students.

Homeowner's extension

You'll be happy to know that you can extend your homeowner's policy to cover them and their stuff when they are away at school:

Coverage C – Personal Property: This provides coverage for personal property owned or used by an insured while it is outside of the home. But the limit of this coverage is 10% of the total personal property that is covered under the policy or \$1,000, whichever is greater.

Coverage E – Personal Liability: This covers your child for legal defense costs or coverage from an accident (excluding auto, boat or aircraft) that causes bodily injury or property damage.

Coverage F – Medical Payments: This is also liability coverage and will cover the medical costs of others who may be injured in your child's dwelling. This is akin to the coverage for medical costs if someone slips on ice in your driveway.

On- or off-campus living

If your child lives off campus and not in a dorm, your homeowner's policy may not cover them. The rules change depending on where they live and if they are in an apartment or house, they may need a separate renter's policy.

So if your child lives in a dorm the first year and then moves into a rental with friends, you should seriously consider getting a renter's policy for them.

Vehicle

If your child is taking a car with them, the insurance you need will depend on whether the vehicle is in your name or theirs.

The cost of coverage for the vehicle will change depending on where your child is studying and whether or not they are able to park the car in a garage. If they are going out of state, you'll want to make sure that the coverage meets or exceeds the new state's mandatory minimum coverages.

On the other hand, if your child isn't bringing a car, you may want to consider keeping them on your policy. They may drive a friend's car while at school or may want to drive when they come home on school breaks. ❖





Seven Tips for a Safe Summer Road Trip

ROAD TRIPS are part of the American lifestyle, but when it's time to hit the road, you should be prepared. The National Highway Traffic and Safety Administration (NHTSA) offers the following tips to make your next family road trip safe and enjoyable, and with minimal risk.

Service your vehicle

Before hitting the road for a long stretch, you need to make sure that your car is in good working order and has had its latest regular service and tune-up. Take your car to the shop and have them check your tires, battery, belts, fluids and air conditioner.

Get a good night's sleep before you leave

Driving while drowsy can reduce your reaction time and judgment as if you were impaired by alcohol. Drive only when well rested, and if another licensed driver is in the car, it's a good idea to switch every few hours.

Emergency preparedness

The NHTSA recommends packing an emergency kit that includes:

- Water
- Warm blankets
- A flashlight
- Jumper cables
- Flares
- Tools to change a tire
- A first aid kit
- A fully charged cellphone

You may also want to consider buying a roadside assistance plan that will cover the costs of a tow and assistance if your vehicle brakes down.

Pack heavy items low

Store heavy items low in the seat wells so they won't become projectiles during a sudden stop.

And if you have an SUV with an open cargo area in the back, make sure that you strap or batten down heavy items like suitcases or strollers.

Take frequent breaks

Try to avoid driving more than two hours straight without a break. Also drink lots of fluids, which will force you to make bathroom stops and stretch your legs.

No Mr. Magoo driving

Make sure that you are looking far enough down the road to survey what's ahead and so that you can see any oncoming dangers. In dense traffic, you need to look at least 10 cars ahead, the NHTSA recommends. In faster-flowing traffic, reduce that length to five.

Don't touch the phone

If you're on vacation, no phone calls should be so important that you have to pick them up right away – and certainly not when you are behind the wheel.

And it's been proven that even talking using a hands-free device is distracting.

Talking on the phone and driving at the same time is like talking on the phone and watching TV. You won't be as focused on the task at hand and may not see a danger that could imperil you and your family. ❖

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Beware of These Top Reasons For Home Fires



Candles

Safety tips:

- Never leave a candle burning near flammable items.
- Never leave a candle burning in a child's room or an unoccupied room.
- Make sure candles fit securely into candle holders so they won't tip over.
- Blow out any candles before leaving a room or going to sleep.
- 3% of reported home fires
- 3% of home fire deaths



Smoking

Safety tips:

- Consider smoking outside.
- Use wide, sturdy ashtrays to catch butts and ashes.
- Look for cigarette butts under furniture and between seat cushions.
- Don't smoke in bed.
- 900 people die a year from smoking-related fires
- Leading cause of home fires



Cooking

Safety tips:

- Be alert when cooking and don't leave food unattended.
- Don't throw water on a grease fire.
- Keep clothing, pot holders, paper towels and other flammable items away from fires.
- Keep a fire extinguisher nearby.
- 19% of reported home fires
- 19% of home fire deaths



Electrical

Safety tips:

- Don't overload outlets or electrical cords.
- Use the right cord for the job – inside cords for inside, heavy duty/outside cords for outdoor use.
- Don't leave Christmas lights on overnight or when not at home.
- Perform annual checkup of your wiring.
- Cause 11% of home fires
- \$1.4 billion in property damage

