

The Wright & Kimbrough Report

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HOME SAFETY

Protecting Your Family against Gas Leaks

IF YOU ARE one of the millions of Americans whose home is heated by gas, or you use gas appliances, including a hot water heater, you know it's safe and cheap.

That said, although rarely do home gas systems suffer a leak, it does happen. As a homeowner with a gas system you should know how to prevent and detect gas leaks.

Doing so can save your family's lives and possibly your home, since a gas leak is also a fire hazard should there be a spark in the house.

Knowing how to prevent and detect gas leaks and knowing how to respond if you do detect a leak, can save your life and also protect your home from a potentially devastating fire.

What to do

- If you have a strong smell of gas in your home, you should evacuate immediately.
- If you smell gas, do not use light switches, cell phones, lighters, matches, candles, stoves, or anything with an open flame. A flashlight is a safer lighting option.
- Open as many doors and windows as possible to allow air to flow through.
- Check your stove (if it's gas) to see that all of the burners and the oven are completely shut off. Make sure all dials are pointed at zero.
- If you are unable to detect where the leak is coming from, you should find the gas main and shut down the gas. Then you can call the local gas company or a repair service.

Prevention

Gas leak detectors – If you have any gas lines going into your house, having a gas leak detector is just as important as a smoke detector. The detectors will often detect a leak before you even smell it and they will sound the alarm.

Change furnace air filter regularly – Filters get clogged with dust over time and this blocks the airflow to your furnace. If airflow is blocked, it can damage your furnace over time, leading to a leak in your gas line. A small amount of maintenance each month can prevent a much larger problem later on.

Check your gas appliances regularly – Normal wear and tear caused by simple aging can lead to gas leaks. Schedule an annual inspection to bird-dog problem areas before they develop into leaks. Also, if you've been through a natural disaster (earthquake, hurricane, etc), you should schedule an inspection.

Remember: Gas leaks are serious business and not something you should try to take care of yourself. ❖

HOW TO DETECT A GAS LEAK?

Odor: A natural gas leak is described as smelling like a rotten egg or sulfur. This smell is produced by sulfur-based compounds that are added to natural gas to aid in its detection.

Sound: You may hear a hissing or a blowing, which could be the sound of your gas leaking.

Discoloration: If you have an underground leak, you may notice a yellow or brownish patch on the ground covering the leaking pipe.

Physical: You may feel light-headed, dizzy and/or nauseous, and going outside in fresh air causes the symptoms to subside.

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'Driving under Influence of Electronics' Now an Offense

AS YOU KNOW, it's illegal now to use your mobile phone or interactive functions while driving. Virtually all states have enacted laws barring texting and talking while driving, but now one state has gone a step further in its efforts to rein in distracted driving.

Washington state has created the nation's first "E-DUI," a ticket for drivers who use a handheld device while driving. This includes mobile phones, tablets, laptops and video games.

The new ticket could become a model for use in other states as road deaths and accidents continue increasing after decades of steady declines. Experts attribute the increases in traffic accidents and deaths to the rising use of handheld devices when driving for such activities as texting, chatting and interacting with phone apps.

Under the E-DUI, if a person is using any electronic device while driving, they may get a ticket. The ticket can also be issued for eating while driving or for programming the GPS while on the move.

The ticket will be reflected in a person's driving record and will be reported to their insurance company, which can then decide whether to treat the ticket as a minor violation or give it more weight, like a DUI or somewhere in between.

The offense is called the "DUIE" – short for "driving under the influence of electronics."

Although it's currently illegal to text or hold the phone to your ear while driving, many drivers skirt the rules by holding their phones between their legs or placing them on the seat

next to them.

The new law in Washington makes operating a handheld device in any capacity illegal. It also prohibits the use of a handheld device when at a red light or stop sign.

Using cameras, watching videos, typing messages and accessing information from a phone are also prohibited.

Drivers can still use cell phones if they have a hands-free device and the phone is mounted, and if they use minimal touch features in order to operate apps such as a mobile GPS or to answer a call.

They can also be used if the driver is out of the flow of traffic, parked or starting the GPS or music before beginning to drive, or contacting emergency services.

Secondary offenses also covered by the new distracted-driving law include grooming, smoking, eating or reading, if the activity interferes with safe driving and the driver has been pulled over for another offense.

Penalties under the E-DUI law

- First offense: \$136.
- Second offense within five years: \$234.
- Fines increase with each infraction.

According to an analysis of the legislation, one in four crashes in Washington involves cell phone use just prior to the crash, and fatalities from distracted driving increased 32% between 2014 and 2015. ❖



Quake Risk Requires Smart Planning and Insurance

LIFE IN most of parts of California comes with the inherent risk that an earthquake can strike suddenly and without warning.

You probably didn't know that the state has more than 10,000 seismic events every year, but fortunately most of them are too small for people to even notice.

Although the entire Northwest of the United States is at high risk of earthquakes, nine of the most costly quakes in the last century occurred in California. According to the U.S. Geological Survey, there is a 70% probability that an earthquake of magnitude 6.7 or larger will strike the San Francisco Bay area over the next 30 years.

PREPARATION

While there is not much you can do to prevent damage from an earthquake, you can still make preparations for the aftermath by:

- Creating an earthquake preparedness list.
- Stocking a disaster kit with first-aid items, food, blankets and other necessities.
- Practicing earthquake drills (drop, cover and hold on).
- Decide on an emergency family meeting place.

Homeowner's insurance limitations

Homeowner's insurance policies do not cover damage from an earthquake. Similar to flood insurance, earthquake insurance must be purchased separately in California. Without it, you'll have to pay out of pocket to replace broken possessions and repair any damage to, or even rebuild your home.

What earthquake insurance covers

Earthquake policies respond after your home has been damaged by a quake. The policy is mainly designed to pay for reconstruction costs to repair damage or replace a home that's been destroyed by a quake. It also covers some contents, but it typically won't replace all of them.

Depending on the policy, it may also cover additional living expenses if you need to stay somewhere else while your home is being repaired.

The major provider of earthquake insurance in the state – the California Earthquake Authority (CEA) – provides coverage up to \$200,000 for repairs and replacement of personal possessions, including furniture, musical instruments, clothing and linens, medicine and food.

The CEA policy also includes loss-of-use coverage up to \$100,000, which is available without a deductible.

You can often buy endorsements – basically policy add-ons that will cover items not protected by your base earthquake policy.

For example, there is an endorsement for:

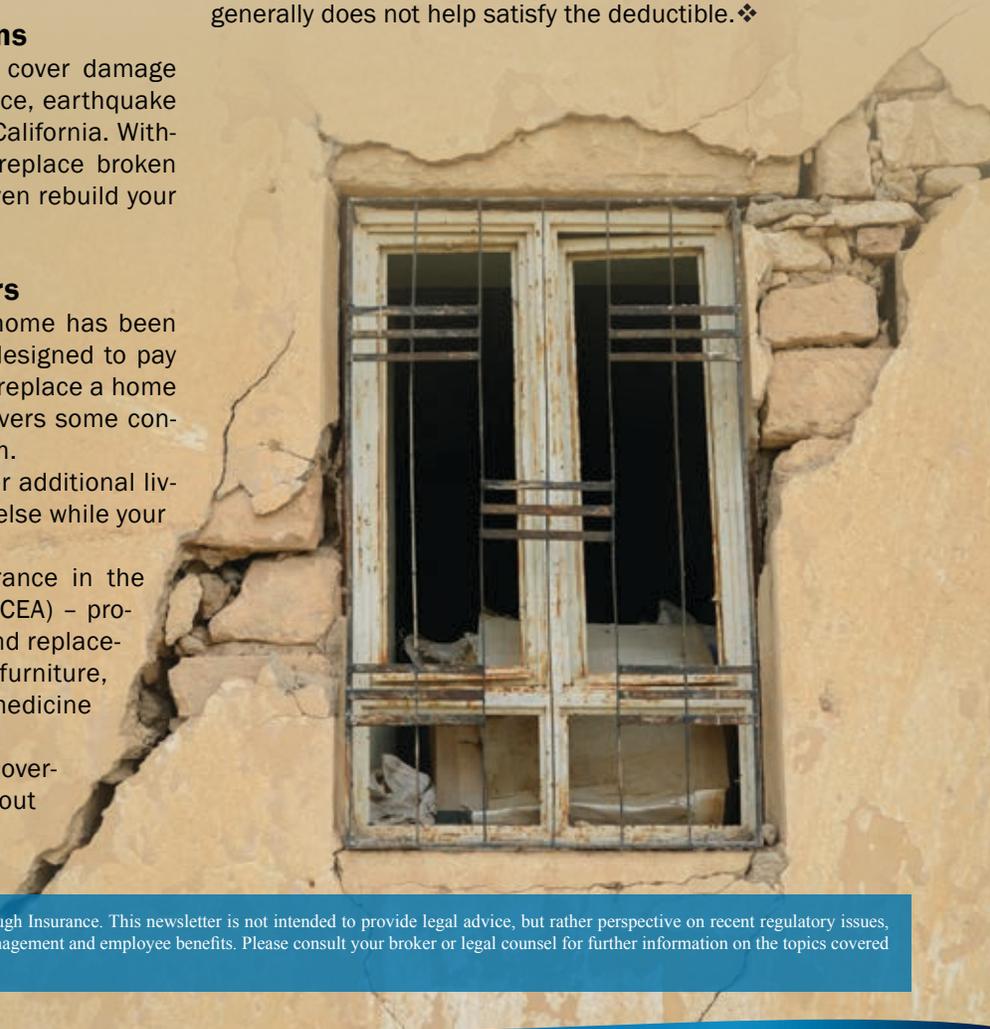
- Breakable items like glassware, crystal, china, ceramic, pottery, and porcelain items, as well as figurines, glass and marble.
- Artwork – paintings, sculptures, statues, photographs, tapestries and rugs.
- Exterior masonry veneer, like stucco and exterior chimney facings

Deductibles for typical policies run between 5% to 25%, depending on the issuer.

Quake coverage limitations

Earthquake insurance does not cover damage to vehicles, the land around a home or anything covered by a homeowner's insurance policy. Any detached buildings are also typically not covered.

Uncovered losses don't count toward the deductible. But the fact that you have, say, \$100,000 in uncovered losses to your pool, fences, patio and personal effects, for instance, generally does not help satisfy the deductible. ❖



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Insuring, Safeguarding Your Wine Collection

ARE YOU a wine aficionado? Do you have an expansive collection of fine and rare wines?

If you fit the bill, you are surely storing the wine properly. But what if you had a major power outage in the summer that lasted for days and your collection simmered in the high heat? What if a hurricane, tornado or earthquake struck, breaking hundreds of bottles of wine in the process?

Although broken thermostats and electrical power outages may not be avoidable, there are still risk management measures that can be put in place to help prevent or reduce the loss.

While there are a number of measures you can take to protect your wine, in the end, your best efforts could be for naught in case of a serious and unexpected event, like the ones described above. And if your wine collection is worth more than \$10,000, you should seriously considering purchasing wine collection insurance.

Unfortunately, many connoisseurs find out the hard way that their homeowner's insurance does not cover damage to their collections. Typically, you need to purchase a specific policy or a rider to your homeowner's policy to cover your wine collection.

There are often two types of wine-specific policies or riders:

1. Blanket policy – This policy, or rider, gives you the option to add and remove (drink) bottles without having to notify the insurance company each time. Your wine collection would be valued at the beginning and you would only need to inform your insurer if you bought a large lot of wine or if some of your wines significantly grew in value.

2. Scheduled policy – For this policy you need to itemize each bottle or case to essentially insure them separately. This is ideal for high-priced collections that you intend to keep and not necessarily drink.

These policies will cover:

- A breakdown of failure in your climate-control system that ends up damaging your wine.
- New purchases.
- Your wine in transit. ❖

PROTECTING YOUR WINE

To avoid a disaster and to protect your wine collection, you should consider the following advice:

Have a backup generator – To avoid the risk of a failure in your climate control system, you could install a backup generator that kicks in in the event of an electrical system shutdown.

Install temperature sensors – Ideally, they would be connected to your central alarm system.

Ideal location – If you are building a wine cellar, locate it below ground and adjacent to an exterior wall. Such locations tend to be cooler.

Off-site storage facility – You can keep your most valuable bottles off-site, and your everyday consumable bottles at home.

Pick a good storage vendor – Choose a vendor who has a manager or sommelier who is responsible for your collection to ensure it's not comingled with another customer's wine.

Select the right transporter – When shipping large collections, or high-priced individual bottles, choose companies with fine art/wine experience, instead of common carriers.

Have a good inventory system – Keeping your collection in an orderly manner is essential, so you know what you have and how much it's worth. Ideally, you would have all of your wine on a spreadsheet and use an inventory system that keeps track of your collection.

There are a number of web-based wine-management systems on the market. And you may want to use an Excel-like spreadsheet to keep track of your wine additions and use.

Preventing breakage – If you live in an earthquake-prone area, you may need to use steel racks anchored to concrete flooring to keep the collection stable in case of a temblor.

