



WRIGHT &
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DRIVING SAFETY

The True Costs of a Drunk Driving Arrest



MORE THAN 10,000 people die every year in car accidents that involve at least one driver who is under the influence of alcohol or narcotics.

And while the number of accidents involving alcohol is in the tens of thousands, about 1.5 million people are arrested annually for driving under the influence, according to the National Highway Traffic Safety Administration.

If you are arrested, you can expect to pay out substantial sums that could be close to \$20,000. You'd not only be looking at fines, but also legal fees, impound fees and many years of sky-high insurance premiums, among other costs.

How the costs mount up

Besides the fact that you can change someone else's life forever, if you are arrested for a DUI here's what you can expect:

- Bail ranges from \$100 to \$2,500.
- If you are arrested for a DUI offense, you should expect to be jailed for a period of time. You will have to pay to be behind bars, which can sometimes cost hundreds of dollars.
- Sentencing fees of up to \$250.
- Probation fees of \$200 to \$1,200.

- After you are arrested, law enforcement will have your vehicle towed to an impound yard. Car towing and impound fees can often cost you upwards of \$1,200.
- Fines and fees can range dramatically, but average about \$1,000. Some states have higher maximum fines and fees, like California (\$2,600) and Massachusetts (\$5,000). These fees will be higher for repeat offenders.
- On top of that, many states require some jail time after a conviction.
- Attorney fees for a DUI can run from as low as \$1,500, but on average the figure is closer to about \$3,500, depending on where you live. These fees will be higher for repeat offenders.
- Many states require even first-time offenders to fit their vehicles with an ignition interlock device that they must blow into to ensure they are below the legal limit. These devices cost between \$500 and \$1,500.
- Alternative transportation costs can also add up during the period that you are under probation and may not be

allowed to drive. You may have to pay up for public transportation, Uber or a taxi.

- Your insurance will jump nearly 200%.

As you can see, the numbers add up quickly and you could be looking at extra outlays of at least \$10,000 – and close to \$20,000 if your case is more serious. Also, the above costs do not take into consideration if you injure or kill a third party.

Also, your auto insurer may drop you, forcing you to shop around for new coverage, which is not easy with a fresh DUI arrest on your record. You may have to use an insurer that specializes in high-risk drivers, and that will cost you, too.

A DUI will stay on your Department of Motor Vehicles driving record at least five years in most states, and as long as 10 years in others.

The takeaway

The best way to avoid all of these costs is not to drink and drive, period. But, if you are ever arrested for a DUI offense, you should contact us to discuss your insurance options.

If you do drink, buy a portable breathalyzer to check yourself before driving, and act accordingly. ❖

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

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HOME SAFETY

Review Insurance Needs When Having a Baby

EXPECTING A baby is one of the most joyous experiences in life. As you prepare your nursery, don't forget to talk to your insurance agent to make sure your coverage reflects the change in your growing family. Below are a few pointers.

Health insurance

Before your baby is even born, review your coverage and make sure you understand how your plan covers your new family member, as well as the mother's needs during pregnancy. Think about prenatal vitamins, prenatal screenings and neo-natal tests, delivery of your baby, and pediatric care for your newborn.

Notify your insurance carrier. Generally, health insurance carriers ask that a newborn be added to a policy within 30 days of birth.

The birth of a baby is considered a life event, and you are allowed to enroll the baby at birth instead of waiting for open enrollment to begin.

If your family has multiple benefit options, compare health insurance choices to see which provides the best match for the needs of your family.

Look at copays and coverages for both children and parents. Depending upon your specific plan, you may have access to health savings accounts or flexible spending accounts, which can provide valuable tax advantages.

Life insurance

As you plan for your revised life insurance needs, you must take the expenses of a new child into consideration, including housing, daycare costs, medical needs and education. Both spouses should be covered, even if one is a stay-at-home parent, and remember to keep your policy current. It is advisable to name a trustee to handle the policy benefits if your child or children are under 18 years old.

It is also important that you understand the types of life insurance available, and that you consider the plusses and minuses of whole life insurance as opposed to term life insurance or universal life insurance:

Whole life insurance – These policies build cash value and also pay a death benefit that has a more expensive cost. One option is to purchase a term life insurance with a conversion option to switch to a whole life policy for a fee when ready.

Term life insurance – These policies offer death benefit protection for a specific time, and term life premiums get larger as you age. Therefore, it is less expensive in younger years than whole life insurance, which covers you for your entire life and usually has stable premiums.

Universal life insurance – These policies include features of both term life insurance and whole life insurance. Typically, your premium payments cover the actual cost of the insurance, and the balance of the premium payment is invested to cover the increasing cost of insurance as you age.

Universal life insurance tends to be more complicated than term or whole life, so work with us to understand the finer points.

Auto and homeowners insurance

Some families like to buy bigger vehicles such as SUVs or mini-vans upon the birth of a child, but this can affect premiums significantly. Check insurance rates before upgrading vehicles.

If you plan on carpooling with other parents, you may wish to increase your liability insurance in case of a car accident that affects other children.

If you build an addition onto your home, make sure to notify your homeowners insurer of major changes to prevent being underinsured.

Many parents overlook the changing insurance needs that arise from the installation of backyard items for kids, such as a jungle gym, swimming pool or trampoline. You might consider adding an umbrella policy, which will protect you if a person is injured while on your property.

And don't forget to document all of the new baby-related items in your home inventory. Keeping your home inventory up-to-date will protect from perils such as fire, theft or windstorm. ❖

File Your Claims Promptly or Risk Coverage Denial

IF YOUR home has been damaged by a natural disaster, a fire or a long-term effect like mold growth, you would naturally file a claim with your homeowners insurance company.

But what if you don't contact the company right away? Would the insurer still pay if you filed a claim six months after an event?

The rules

While policies vary, they generally state that if you do not report your claim in a timely manner, it may be denied. Some insurers may have a limit of just 30 days to file a claim, but others allow up to a year after an incident.

Many insurance policies may not include an exact time frame, but instead require you to provide "prompt" or "immediate" written notice to your insurance company or agent if you suffer a loss.

The amount of time you have to file will be stated in your policy language. Read the policy and understand your responsibilities when filing a claim. If you are unsure about something, call us.

It's best to file your claim immediately after you know it's happened.

If you have extenuating circumstances, you can ask the insurance company for an extension, such as after a major catastrophe when you haven't been able to reach your home to assess the damage.

Insurers require prompt notification because the original damage can be exacerbated by the elements or other issues if left unattended after the initial damage.

The closer the time between the event and when you file the claim, the easier it is to prove the damage was the result of this covered event and not caused by some secondary issue that does not fall under the scope of coverage.

The insurer can claim you were negligent in not filing the claim in a timely manner, which resulted in the initial damage increasing due to exposure to the elements and other issues.

If the claims adjuster finds that the damage to your home could have been prevented by filing a claim more quickly, you may be held financially responsible for the repairs.

The slow drip or unseen damage

Sometimes you may be unaware of damage because it takes a long time to develop or you don't see the damage (like a hole in your roof that was caused by a falling tree limb during a storm).

If you were away when the incident occurred and the damage is on the back side of your home, you may not see it for months.

And maybe you only realize there is a problem a few months later when another storm sends water pouring in through the roof, damaging the walls and floors of your home.

In instances like this your insurance company could deny your claim, saying the damage to your floor was caused by you not fixing the initial damage.

One of the most common types of claim that may be delayed is water-damage claims.

In these instances, a sudden event that causes damage is usually covered by insurance, but not one that has caused damage over time.

Types of water damage your policy would likely cover:

- Sudden or accidental discharge
- Sewer back-up or water back-up
- Overflow
- Storm-related water damage covered by insurance.

That said, gradual water damage is not often covered, so although your policy might have water-damage coverages, if the reason for the damage is not sudden and accidental, then you may be denied in a claim.

Gradual-damage claims that would likely be denied include holes in the roof due to neglect in replacing broken shingles, and long-standing pipe leaks that damage your walls and floor.

Another claim that you could encounter that raises the question of timeliness is a developing crack in the garage floor. You may have walked past a crack for months, for example, before you notice it. In this case, you might be able to argue that the date of loss was when you first saw something was wrong. ❖



Preparing a 'Go-Bag' in Case of Sudden Evacuation

AS NATURAL catastrophes continue growing in number and severity, everybody should be prepared for quick evacuation in case of emergency. Even if you don't live in an area known for natural disasters, you should always be prepared in case you have to make a sudden evacuation.

While there is only so much planning we can do for this type of event, at the very least you should consider packing a "go-bag" of emergency supplies that can help keep you safe while finding a place to retreat to.

When you need to leave in a hurry, depending on how much time you have, you may also have time to pack some essentials, like important family documents, but if you have to move fast, a go-bag may be the only thing you have time to grab.

Every member of your family should have a go-bag, which should be easy to carry like a duffel bag or a decent-sized backpack.

First off though, you should store vital information on a flash drive, or better yet, on the cloud, like Dropbox. Take photos or scans of the following:

- All the rooms in your home, and all your valuables
- Driver's license
- The deed to your house
- Your will and/or trust
- Proof of insurance
- Medical records
- Passports
- Social security cards
- Birth certificates
- A list of personal contacts, addresses and phone numbers
- Your kids' immunization records
- Your pets' paperwork for vaccinations and medical history.

WHAT YOU SHOULD PACK AND HAVE READY TO GO

- Water (one gallon per person per day).
- Hand-held water filter (find one at an outdoors store).
- Originals of essential documents like passports, birth certificates, wills and driver licenses.
- Cash, because sometimes when power goes out you cannot charge items during natural disasters.
- Non-perishable food.
- First aid kit.
- Hygiene products like soap, deodorant, toothbrushes and toothpaste, hand sanitizer, feminine supplies, contact lens solution, and shampoo.
- Medications.
- Household chlorine bleach and medicine dropper to disinfect water.
- Fire extinguisher.
- Matches in a waterproof container.
- Flashlight.
- Paper cups, plates, paper towels and plastic utensils.
- Batteries.
- Whistle.
- Phone chargers and portable external battery chargers.
- Two changes of clothes.
- Diapers, if necessary.
- Pet supplies.
- Portable battery-powered radio with extra batteries, in order to get news updates if cell towers and phone lines go down.
- Paper and pencil.
- Books, games, puzzles or other activities for children.
- Dust mask to help filter contaminated air, and plastic sheeting and duct tape to shelter-in-place.
- Moist towelettes, garbage bags and plastic ties.
- Basic tools (wrench, pliers, hammer, screwdrivers).
- Manual can-opener for food.
- Local maps.

