Ways to Put Safety First this Thanksgiving

As Thanksgiving approaches, people across the country are preparing to celebrate this family holiday with their loved ones.

But, it is important to put safety first. By spending a few minutes reviewing these tips, you can have a safe and happy holiday.

1. Prevent food poisoning

Before cooking a turkey, defrost it properly. If the bird is still frozen in the middle, some parts of the turkey may be uncooked after removing it from the oven.

Always keep a defrosting turkey in the refrigerator on a pan to prevent its juices from dripping into crisper drawers or onto other food containers.

Keep in mind that a turkey weighing 15 pounds takes several days to defrost. Cook a turkey until its internal temperature reaches at least 165 degrees Fahrenheit.

If there are leftovers, be sure to refrigerate them within a couple hours of serving dinner.

2. Prevent fires

Fires occur on Thanksgiving more than any other holiday. There are at least three times as many fires on Thanksgiving as there are on a normal day, studies have found.

Do not leave any pans on the stovetop unattended.
When using oven mitts, food wrappers and other flammable items, keep them far away from stovetops.
Keep children out of the kitchen to avoid burns or injuries.
When using pots and pans with handles, point the handles toward the back of the stove to avoid tipping one over.
Do not wear loose sleeves or baggy clothing that may drag across a stove.

3. Travel safely

Thanksgiving is one of the busiest holidays for travel.

Since most people are focused on arriving at a destination and having fun, they can overlook safety precautions. Remember:
- Keep an emergency kit in your car.
- Try to travel on less busy days that are not as close to the holiday itself.
- Start the trip with a full tank of gas.
- Check tires and fluids before embarking on a long road trip.
- Never drive distracted. Pull over to make a call, answer a text message or eat.
- When flying, follow the Transportation Safety Administration’s rules for liquids and gels.
- Follow the airline’s requirements for baggage weight and packaging certain items such as food.
- Plan for travel and parties in advance so you can include safety precautions.

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

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Insurance Discounts

More Insurers Track Driving With Smart Phone Apps

INSURERS ARE experimenting with new technology that tracks how many miles you drive, your driving patterns and other nuances in how you drive, in order to price policies and offer discounts.

As part of the process, insurers will typically require that policyholders download an app that will track your driving. Many of these apps rate your driving and good drivers can earn discounts and rewards for safe driving, based on the data collected by the app.

Insurers are betting that by giving drivers an opportunity to earn discounts for safe driving, they will install the apps on their smartphones and “gamify” the driving experience. If people can earn discounts, they may in turn become more mindful of how they drive.

How it works

The apps typically use your phone’s GPS, accelerometer and gyroscope to rate your driving. Insurers claim that the apps can also detect phone-related distractions, which contribute to about 15% of vehicle accidents and some 3,500 deaths annually in the U.S., according to the National Highway Traffic Safety Administration.

After that, data from the app will be used to generate the premium for the next policy. If the insurer thinks you are riskier than it thought, it could raise your rates. At the same time, if you are a safe driver, you could benefit from safety discounts you receive.

While some apps gather information on your driving during the entire policy period, others will track you initially for two weeks while you drive.

Using these apps is optional and policyholders need to opt into the program. Discounts can vary from insurer to insurer, from about 5% to 30%, based on your driving habits and performance.

Besides apps, some insurers offer policyholders plug-ins or dongles that are to be kept in the vehicle and usually pair with an app. Some of these devices go beyond what a smartphone app can offer, such as measuring left and right turns, acceleration, braking speed and the time of day that you are driving.

These apps can give regular feedback to the driver, telling them in what areas they can improve their driving. Some even give drivers a letter grade, which again gamifies driving by encouraging the policyholder to improve their performance.

Concerns

There are obviously privacy concerns with this approach, since people could be sharing their location data with their insurer at all times.

And, not everyone is willing to share that much. A 2015 Pew Research study surveyed drivers about if they were willing to trade giving the insurer detailed information about their driving and locations in exchange for possible safe driving discounts. It that:

• 45% of respondents said they found the trade-off unacceptable.
• 37% said it would be acceptable to let insurance companies track their driving behavior for a discount.
• 16% said it depended on the circumstances.

There are some drawbacks. The app will track you wherever you go, and the data could be subpoenaed for court cases. The phone could also think you are driving a vehicle, even when you are a passenger. That’s not good if your driver takes risks and speeds.

Some people have complained that the app even tracked them when they were buzzing along on a commuter train or in an airplane while it is taxiing before take-off.

That’s why some apps are taking the extra step of only tracking drivers when their phone connects to their vehicle’s Bluetooth.

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Keeping Costs Down

Ten Ways to Reduce Your Homeowner’s Premium

With homeowner’s insurance rates on the rise, you may be looking for ways to reduce your annual premium without skimping on coverage. After all, a large portion of your net worth resides in the same place as you do.

But there are a number of strategies you can use to chip away at your overall annual premium, including:

1. Raise your deductible – Your deductible is the amount of risk you agree to accept before the insurance company starts paying on a claim. As homeowner’s insurance rates rise, you may be willing to take on more of the risk yourself. So if you have a low deductible of $500, you may consider raising it to $1,500. You could save up to 25% on your premiums.

When assessing your deductible, you should ask yourself: “How much risk am I willing to assume?”

2. Combine homeowner’s and auto policies – Consider buying your homeowner’s and auto insurance policies from a company that offers both. Some companies offer discounts of 5% to 15% if you buy both types of coverage from them. Ask us to look into buying your policies from the same insurer.

3. Ask about other discounts – Insurers will often offer discounts for people who install smoke detectors, deadbolt locks, security or fire alarm systems, fire extinguishers in the home, as well as for roof type and more. If you’re over 55 and retired, you may qualify for an additional 10% discount.

4. Don’t buy coverage you don’t need – Don’t buy insurance for risks you are unlikely to encounter; for example, earthquake coverage in a non-earthquake zone, or a jewelry floater to your policy if you don’t own expensive jewelry.

5. Make your home a better insurance risk – Ask us what you can do to make your home safer for insurance purposes. For example, you may consider making changes that reduce the risk of damage from windstorms and other natural disasters. Or you could update your wiring or heating systems.

6. Know what your homeowner’s policy covers – Your home is your biggest investment. Make sure it’s adequately protected from risks you cannot afford to cover yourself and that it covers any home improvements you’ve made, major purchases, and increased costs of rebuilding.

7. Keep your policy up to date – Every year, before your homeowner’s insurance policy is due to renew, read the details of your policy and call us to discuss any changes in your situation that occurred during the year.

8. Avoid risks that insurers shun – Insurers are shying away from additional risk, such as homeowners with certain dog breeds such as pit bulls, Doberman pinschers and Rottweilers.

These breeds can limit or void your policy altogether. Other risks insurers aren’t keen on include trampolines and swimming pools, both of which can increase your premiums. Read all the fine print in your policy under the “Conditions and Coverages” section.

9. Improve your credit score – Insurance companies are increasingly using credit information to price policies. Don’t have too many open credit accounts, don’t charge close to the limits on your credit cards, and pay all your bills on time to keep your credit score healthy. Although this practice is still not acceptable in California, it may be one day.

10. Renovation discounts – Ask about discounts for new or recently renovated properties. Because a newer home usually results in fewer losses, some insurers reduce rates by up to 25% for homes that are less than five or 10 years old.

Likewise, homes that have had significant renovations completed by a qualified contractor can also qualify for reduced insurance premiums.

If you have any questions about your policy and how to reduce your annual premium, call us. We are always glad to help.
After an automobile accident, most people are a bit confused, tense and frightened. And the last thing on your mind at the time is trying to figure out whether you need to report the accident to law enforcement authorities, and what your insurance company requires of you.

Depending on the nature or location of the accident, different law enforcement authorities will get involved, such as the Highway Patrol, city police or the county sheriff’s office. For example, an accident within the city limits will most always be handled by the police.

Regardless of which authority responds, you should always make a report when an auto accident involves injuries and/or severe damage to any vehicle.

Your insurance company may also require you stay on the scene and report the accident to law enforcement, even in cases where the other driver flees the scene.

Counter reports
Some insurers will accept a counter report. The responding officer may provide you with a counter report, or you may need to go to the nearest station to complete the form there.

Counter reports are common in larger jurisdictions when the responding officer sees that the vehicles involved are still in working order and no one is injured. Once the form is filled out, make sure to keep a copy and submit it to your insurance carrier.

Even if the accident doesn’t involve one of the above elements, there are certain situations when it can be useful to have law enforcement respond and secure an accident report. For example, the other driver might admit blame and offer you cash to repair your vehicle, yet refuse to provide their insurance or contact information.

Even if the other driver does offer you their personal contact information in such a situation, you still have no way of knowing if the information is genuine.

Additionally, due to any stress or confusion you’re experiencing after the accident, you may forget to collect the pertinent information and important details of the accident.

In these situations, making a police report would be crucial because the officer would collect and verify both drivers’ names, addresses, phone numbers, car license plates, insurance information, details of the accident and any injuries.

Basically, most details that a court or insurance claims adjuster would need would be included in the police report.

Finally, even though a police report may be necessary for many accidents, you should try to remember to write down all the information yourself.

Depending on the jurisdiction, it can often take weeks to months for the insurance adjuster to request and obtain a copy of the accident report.

Don’t rely on law enforcement to provide this information to the insurer.

If you have all of the information in hand, particularly the other driver’s details, the claims adjuster can initiate an investigation immediately.