



Auto Safety

Don't Neglect Your Car's Tires; They Are Lifesavers

AS A CAR owner, you know it's never fun to fork out money to fix things like replacing worn out parts or parts that break, like a belt or a drive shaft. Maintenance is also part of the package. While some maintenance tasks may not be urgent, there are four items on the car that you should replace when they are worn or damaged: your tires.

Tires are the only part of the car that touches the road, and it's important that they have enough tread to handle local conditions, particularly rain, snow or sleet. Other issues that can compromise safety include uneven wear or damage to the tire sidewall.

Tread wear

If you're tooling around on bald tires, it's time to replace them. But what about if you still have some tread left? At what point should you buy a new set of tires?

Measure tread with a penny

Insert a penny into the tread groove with Lincoln's head facing down; if you can see his entire head, the tread is worn and needs replacing (considered legally bald at 2/32 inches). Most experts recommend replacing tires when tread depth reaches around 2/32-3/32 inches.

Uneven wear

Even if the tread depth is slightly above 2/32 inches, uneven wear across the tire can indicate problems.

Uneven tire tread wear can be dangerous as it can significantly affect your vehicle's handling, stability and braking ability, potentially leading to loss of control, hydroplaning and increased risk of blowouts.

If you notice uneven wear, you should get your wheel alignment checked and address any underlying issues with suspension components, tire pressure or worn parts with a mechanic.

Dangers of uneven wear

- **Poor handling:** Uneven tread can cause the car to pull to one side, making steering difficult and unpredictable.
- **Reduced traction:** Areas with less tread depth may not grip the road properly, leading to potential loss of control, especially in wet or icy conditions.
- **Increased wear on other components:** Uneven tire wear can put additional stress on suspension parts and other components, causing premature wear.

See 'Under-inflated' on page 2



Corey Voggesser
Agency Owner

T: 970-622-8553
cvoggesser@allstate.com
1001 Cleveland Avenue
Loveland, CO 80537

Allstate.



Protecting the people and property that matter most to you.

Insure Your Sewer Line, Other Underground Lines

TOO MANY homeowners assume that a sewage backup or other underground drainage/sewage line is their local government's responsibility — until they have a problem. Homeowners and landlords often only find out too late, after thousands of dollars of damage, that their existing insurance doesn't cover them.

As a homeowner or landlord, your responsibility for sewer line maintenance and repair includes everything from your house to the main sewer line. If there's a blockage, backup or rupture anywhere on the lateral sewer line running from the main to your home, you're on the hook.

The problem

According to The American Society of Engineers, the average sewer line is pushing 30 years old — and in need of serious repair.

In the past, homeowner's insurance routinely covered damage to lateral sewer mains. Today, you usually need to purchase a separate endorsement in order to be covered against the high cost of sewer line blockages, disruptions and backups.

Threats to sewer lines

- Aging joints and seals
- Encroaching tree roots
- Excess usage
- Freezing
- Flooding
- Corrosion

Sewage backup outcomes

- Flooding a bathroom or basement.
- Damage to electrical systems, flooring, drywall, appliances and furniture.
- Excavating and replacing damaged sewer lines and any required environmental mitigation.

Often these endorsements or riders cover several types of underground utility lines, such as telephone and electrical cabling, as well as water, sewer and gas lines. A typical coverage limit is

\$10,000, with a deductible of \$500. Higher coverage amounts are available.

What's covered

Generally, these endorsements or stand-alone policies provide:

Living expense coverage – If you cannot remain in your own home during the repair.

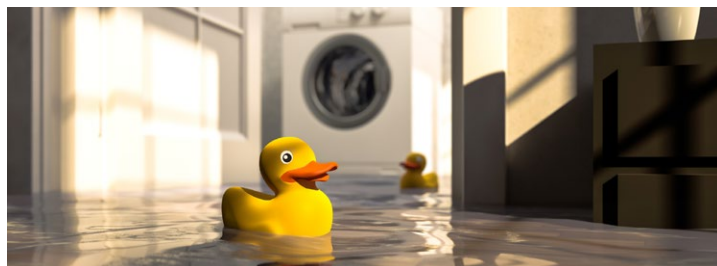
Outdoor property coverage – Provides coverage for walkways, sidewalks, driveways, trees, landscaping and other outdoor structures and features of value.

Excavation coverage – Pays for excavating and replacing damaged sewer lines and required environmental mitigation.

Expediting expenses – Pays, for example, for a generator that allows you to remain at home if it's more economical to do so than to pay for a hotel while you wait for the repairs to be completed.

Covered perils to a sewage line may include damage from:

- Wear and tear/age
- Rust, corrosion and/or decay
- Collapse (often not including sinkhole or subsidence collapse)
- Breakdown in mechanical or electrical systems, pumps, sensors, etc.
- Freezes
- Contractor digging accidents
- Rodent-caused damage
- Damage from weight of vehicles. ❖



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Under-inflated Tires Can Cause Sidewall Bulging

Signs of damage

Tire damage like cuts and bulges on the sidewall can lead to sudden tire blowouts, causing loss of vehicle control.

Cuts: The most common type of sidewall damage, cuts can occur when your tires come into contact with sharp objects on the road, such as glass, wood or debris.

Even if the inner parts of the tire are not exposed by the cut, it is important to have a professional assess the damage, as cuts can lead to rapid tire pressure loss or a complete blowout. If the cut is only a few millimeters deep, the tire can still be driven on, but any damage that goes deeper into the sidewall is cause for replacement.

Bulges or bubbling: Sidewall bubbling can occur because of impact, a manufacturing issue or even just age. It's also possible to under-inflate your tires and cause sidewall bulging, as the weight of the car places more stress on a tire's internal structure.

Final word

Your tires are a crucial safety feature. If they have plenty of tread, they can greatly reduce the chances of having an accident if you have to brake suddenly, particularly in wet or icy conditions. ❖

How to Take the Ultimate Home Inventory

WOULD YOU be able to list everything that was damaged, destroyed or lost in your house or apartment if you had to file a claim with your insurance company?

Trying to remember everything as you are dealing with the mental trauma of your abode being destroyed is not an easy task. You would have a thousand things on your mind, like finding your most important personal documents and family heirlooms, in addition to trying to arrange a place to live.

But you can avoid potential distress — and the risk of your insurer disputing the claim — by preparing a detailed home inventory.

More than 75% of U.S. homeowners don't have an inventory, according to the National Association of Insurance Commissioners. And of those who do have one, they generally don't keep their records up to date.

Having a home inventory can make filing a claim much easier, and it increases the chances the getting the claim paid, too. Also, if you prepare an inventory it will help you assign value to your possessions, which in turn can help you and the insurer decide how much insurance you actually need.

It may sound like a daunting task to just get started, but fortunately TWS Home Inventory and Asset Management Group has created this handy list to help you take stock of your stuff.

Read your policy and discuss it with us

You need to understand your policy so you can know if you are covered for the replacement value of your possessions or only actual cash value, or whether you need any special riders or endorsements for specialty items, such as:

- Jewelry,
- Musical instruments,
- Firearms,
- Expensive sporting goods like scuba gear or golf clubs.

Take photos of the outside of the home

Shoot the property from all sides, including any landscaping, outdoor furniture and accouterments.

Take photos of each room from all angles

Make sure that your pictures cover every piece of furniture, art and other decorations in every room.

Open every closet, cupboard and drawer

Go through all the places that you keep your possessions and, if you find anything of value, document it. Document when and where you got it and how much you paid for it.

If you haven't gotten in the habit of doing so, keep receipts for all of your big purchases.

Don't forget to photograph and document your clothes. If you have any expensive items, like fur coats, business suits or fancy dresses, take separate photos of them.

Note the model, serial number of electronic items

Take pictures and list the details of computers, mobile phones, tablets, TVs, stereo systems, etc.

Pay extra attention to china, crystal and silver

If you have a fancy set of china and cutlery, place it all on a table and take a picture. Take pics of the front and back of your plates, to show the brand name and the pattern.

Cover the garage as well

Often people have more valuables in their garage than any other place in their home. Again take pictures of everything in there — your tools, equipment, sporting goods, bikes, etc.

Photograph family heirlooms

Include rare items you have inherited when taking pictures. Even though insurance can't replace the sentimental value, it may replace the cost of those items.

Scan all receipts

Get into the habit of scanning your receipts and taking a picture of the item to keep with your receipt. Keep things organized with one folder for each room.

Keep inventory off-premises

You should have a home inventory at home, but also keep one off your premises. These days that's quite easy, since you can store it on the cloud with a free service like dropbox.com. ❖





Corey Voggesser
Agency Owner

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Insurance Coverage Gaps Can Leave You Exposed

YOU MAY have auto insurance and home or renter's insurance in place to make sure you are covered in case of an accident.

But, depending on the circumstances of a claim, you may have coverage gaps in your insurance, and policyholders that do, put themselves, their family and their possessions at risk.

You should review your policies to see if you have any of the following gaps in your coverage:

Coverage for your valuables

Most homeowner's policies limit what they'll pay for loss or theft of jewelry and collectibles. The limit for jewelry is often between \$1,000 and \$1,500 and \$200 per piece for collectibles.

If that's insufficient, you can get a rider that will provide more coverage.

Umbrella policy

Umbrella policy coverage comes in \$1 million increments, and at a minimum you should have a policy with those limits. If you have a higher net worth or own a business, you may want to increase your coverage.

Transportation expenses coverage

Does your policy cover a rental car or other form of transportation if your vehicle ends up in the shop after an accident? If not, some carriers offer a transportation expenses rider.

This is a good choice, particularly as part of your comprehensive coverage. If your car is stolen, vandalized or damaged in an accident you're at fault in, you'll want to have this coverage so you don't pay out of pocket for a rental while your car is fixed.

Flood insurance

Homeowner's insurance won't cover flood damage. The federal government offers coverage through the National Flood Insurance Program. With unpredictable weather increasing, if you live in or near a flood plain, you should consider securing coverage. If you have a mortgage and live in a flood plain, your lender will require it.

Not keeping your insurance up to date

If you've made upgrades to your home, tell us about it before your next policy renewal. If you don't, you run the risk of coming up short if you have to rebuild after a total loss.

Report all remodeling or renovations, so we can help determine the effect on your home's replacement cost. Typically, guaranteed replacement cost rules require that you report home improvements worth more than \$5,000 within 90 days of completion.

The takeaway

There is plenty that's easy to overlook when it comes to your insurance. If you're concerned about coverage gaps, call us today. ❖

