



Whose Insurance Covers a Friend Using Your Car?



ONE AFTERNOON your friend calls you up and asks: “Dude, can I borrow your car for a few hours today? Mine’s in the shop.”

You don’t think much about it and hand over your keys. But what do you do if your friend has an accident? Will your insurance cover the damage, or does theirs? Though policies will vary, the general rule is that anyone living in your house is typically covered when driving your car, unless expressly excluded on the policy.

In many cases, every driver in the same household is actually required to be included on the vehicle’s insurance policy.

For those friends or family members who don’t live with you but use your car every once in a while, you can typically loan them your vehicle and not worry that they’ll be covered. Permissive use generally applies in these cases. This means that if you give another driver permission to take your car, they will be covered by your insurance.

But, it’s not that simple if your friend causes damage that exceeds your policy limits. In general, the vehicle owner’s policy is primary and pays first in the event of a loss.

If your owner’s policy does not cover the loss or provide enough insurance to fully cover it, the borrower’s policy will apply.

For example, assume that your policy has a bodily insurance limit of \$250,000 for injuries to one person, and your friend’s policy has a limit of \$100,000. Your friend borrows your car and has an accident three blocks from your home, and severely injures the driver of the other vehicle.

The medical bills alone are \$300,000. Your policy will pay first up to the \$250,000 limit, after which your friend’s insurance will kick in to pay the rest.



Deductible

Your insurance will also be primary for damage to the car itself, but the borrower’s insurance can make up for a difference in deductible.

Suppose your friend has a \$500 collision deductible on his car, and you have a \$1,000 deductible.

The damage to your vehicle is \$6,000, so your insurer will pay \$5,000 for the repairs. Your friend’s insurance would pay you an additional \$500 (your deductible, minus your friend’s).

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Protecting the people and property that matter most to you.

Understanding Sublimits: Protecting Your Valuables

HOMEOWNER'S AND renter's insurance provides vital protection against a range of risks, from property damage to liability claims.

However, many homeowners are unaware that their policies come with sublimits for certain household items. These are caps placed on the coverage amount for specific categories of belongings, such as furniture, jewelry, collectibles — and other structures on the property.

Understanding these sublimits is crucial for ensuring adequate protection for your valuable possessions.

What are sublimits?

Sublimits are limitations within your homeowner's insurance policy that restrict the maximum amount the insurer will pay for certain types of property in the event of a covered loss.

Sublimits are usually placed on high-fraud items like jewelry, guns and artwork. They can vary wildly, ranging from \$1,500 per item with a \$2,500 total limit to \$5,000 per item and a \$10,000 total limit.

You should also remember that any claims for damage or theft are subject to your policy's deductible.



COMMON SUBLIMITED ITEMS

Jewelry: Many homeowner's insurance policies have sublimits for jewelry, typically ranging from \$1,000 to \$2,500. If you own valuable pieces such as engagement rings, watches or heirloom jewelry, these sublimits may fall short of covering their full value.

Electronics: Computers, cameras, home theater systems and other electronics are often subject to sublimits, which could be insufficient to replace high-end equipment.

Art, guns and collectibles: These items may have limited coverage under standard policies. If you've invested in valuable art pieces or rare collectibles, or have an extensive baseball-card collection, you may be underinsured in case of damage, loss or theft.

Other structures: Sheds, fences, detached garages, gazebos and grandmother's quarters may be subject to sublimits separate from the main dwelling coverage. These limitations could leave you with insufficient funds to repair or replace such structures if they are damaged.

Importance of additional coverage

For homeowners with high-value items that fall under sublimits, it's essential to consider additional coverage options to bridge the gap.

Riders or endorsements are add-ons to your homeowner's insurance policy that provide increased coverage for specific items or categories of property.

Here's what you can do:

1. **Assess your valuables:** Take an inventory of your possessions, particularly those with high monetary or sentimental value. This includes jewelry, electronics, artwork and any other items that may be subject to sublimits.
2. **Review and update regularly:** As the value of your belongings changes over time, it's crucial to review your insurance coverage regularly. Update your policy as needed to reflect any new acquisitions or changes in the value of existing items.
3. **Call us:** Reach out to us to discuss your coverage needs. We can help you understand the sublimits in your policy and recommend appropriate riders or endorsements to ensure adequate protection for your valuables. ❖

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Permission to Drive Must Come from the Vehicle's Owner

Reasonable belief

One important part of all this is that anyone who borrows your car must have your permission in order for the insurance to cover them. The insurance company will cover your friend if he had a "reasonable belief" that he could use the car.

So, if you told your friend: "Steve, you can use my car whenever you need to," and Steve did borrow it a few times before, that would mean that he had reasonable belief that he could use your car.

Permission must come from the vehicle's owner, not from a member of the owner's family. ❖

BEFORE BORROWING A CAR...

- Make certain that you have the owner's permission.
- Make certain the owner has insurance.
- Check your own insurance to see if it will cover damages the owner's policy doesn't cover.



Safeguarding Your Home Against Major Rainstorms

IT'S BECOME evident over the past few years that wherever you live, you are increasingly at risk at some point of experiencing unusually strong storms that can dump multiple inches of rain in a short period of time.

Heavy rains are increasingly inundating places that typically see little rainfall. And places that do receive more rainfall are experiencing unpredictable storms that overwhelm infrastructure.

However, by taking some proactive measures, you can safeguard your home against the damaging effects of rain.

Inspect and maintain your roof – Your roof is your first line of defense against rainwater. Regularly inspecting and maintaining the roof can prevent leaks and water damage.

Look for missing or damaged shingles, cracks or gaps in the roofing material, and ensure that flashings are secure. Replace any damaged or deteriorated roofing materials promptly to maintain the integrity of your roof.

Clean gutters and downspouts – Gutters and downspouts play a vital role in directing rainwater away from your home's foundation. However, they can become clogged with leaves, twigs and debris, hindering proper drainage.

The National Center for Healthy Housing recommends cleaning your gutters at least twice a year, in the spring and in the fall, to prevent water from overflowing and causing damage to your home's exterior and foundation.

Install gutter guards – To minimize the need for frequent gutter cleaning, consider installing gutter guards. These protective covers prevent debris from accumulating in your gutters while allowing water to flow freely. Guards come in various materials and designs, so choose one that suits your home's needs and budget.

Inspect windows and doors – Leaky windows and doors can allow rainwater to seep into your home, causing water damage and mold growth. Inspect caulking and weatherstripping around them regularly and repair or replace any damaged seals.

Check for exterior cracks, gaps – Inspect for cracks or gaps

where water could penetrate. Pay attention to areas around windows, doors, vents and utility penetrations. Seal with caulking or weatherproof sealant to prevent water infiltration.

Maintain proper grading – The grading around your home plays a crucial role in directing rainwater away from the foundation.

Ensure that the ground slopes away from your home's foundation to prevent water from pooling around the structure. If necessary, add or adjust the slope by adding soil or regrading the landscape.

Invest in proper drainage systems – If your property has poor drainage, consider installing additional drainage systems such as French drains, swales or sump pumps to redirect excess water away from your home.

Maintain landscaping – Proper landscaping can help absorb excess rainwater and prevent erosion around your home's foundation. Plant native plants and trees and use mulch to retain moisture.

Avoid overwatering your lawn, as excessive water can saturate the soil and lead to drainage problems.

Regular inspections and maintenance – Finally, regular inspections and maintenance are key to ensuring that your home remains protected from rainwater damage.

Schedule annual inspections with a qualified professional to assess the condition of your roof, gutters, drainage systems and other vulnerable areas.

Address any issues promptly to prevent them from escalating into costly repairs.

The takeaway

By taking these preventive measures, you can fortify your home against the destructive forces of rain and minimize the risk of water damage.

Investing time and effort in maintaining your home's integrity will not only protect your property, but also provide you with peace of mind during stormy weather. ❖



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Good Health Starts with a Healthy Gut

YOUR GUT is home to trillions of microscopic critters — mostly bacteria — that boost your overall health by controlling digestion, fortifying your immune system, and maintaining your central nervous system and other bodily processes.

These legions make up what's known as your microbiome, and it plays an important role in your overall health.

If the 1,000 or so different species of bacteria in your stomach are not getting the right foods, they will suffer — and so can your health as a result.

That's why it's important to eat the right foods for your microbiome buddies, and there are two types of food you should know about:

Prebiotics

These are fibrous foods that stimulate growth of microbes already in your gut. Prebiotic-rich foods include most fruits and vegetables. And the good bacteria in your stomach thrive on the fiber in these foods.

And if your microbiome is getting fed what it needs, it can stave off gastrointestinal problems, and more.

PREBIOTIC-RICH FOODS

- Most greens
- Bananas
- Asparagus
- Oats
- Apples
- Whole grains
- Garlic
- Onions
- Soybeans

Probiotics

These are foods that contain live microbes that will make a home in your gut. These foods (see box below) boost your overall gut health and keep harmful microbes in check. The gut maintains a healthy immune system and enables the body to perform daily functions.

Many people take probiotic supplements. You should research which one is best for what you want to accomplish if you go this route.

PROBIOTIC-RICH FOODS

- Yogurt with live culture
- Sauerkraut
- Kimchi (Korean fermented vegetables)
- Kombucha tea
- Miso (a paste made from fermented, seasoned soybeans)
- Brine- or water-cured olives



KING KIMCHI: *This Korean fermented vegetable dish is chock-full of probiotics that your stomach will love.*