



Auto Insurance

## Had an Accident? Put Your Smartphone to Use

**T**AKING PICTURES after a car accident can be crucial for your insurance claim. They can provide irrefutable evidence of the damage, injuries and surrounding conditions, helping to establish fault and support your compensation claim.

This is especially important after an incident that results in serious damage and/or injuries, which can lead to legal action.

Attorneys rely heavily on photographic evidence to build a compelling case. Pictures allow them to illustrate the circumstances of the accident to insurance adjusters, opposing counsel, and, if necessary, a jury.

Photos of the crash scene, injuries and vehicle damage can directly counter attempts to downplay your claims or shift fault.

Thanks to smartphones, almost everyone has a camera with them at all times.

If you are in an accident, you should put it to good use. Many insurance companies also have downloadable apps that let you take pictures and report the claim in real time.



### Why it's important to take pictures

**Documentation of damage:** Photos can demonstrate the extent of damage to vehicles and property, which helps your insurer assess the claim.

**Capturing the scene:** Photos of the overall scene, wreckage area, and pertinent hardware should be taken prior to any adjustments to the scene of the accident.

**Evidence of injuries:** Pictures of visible injuries can help substantiate your claim and demonstrate the severity of your injuries.

**Establishing fault:** Photos of skid marks, traffic signs and the surrounding area can help establish how the accident occurred and who might be at fault.

**Supporting your claim:** Photos can provide concrete evidence that the accident occurred as you described it, making it harder for the insurance company to deny or minimize your claim.

**Protecting your rights:** In the event of a dispute, photos can serve as strong evidence to support your case and protect your rights during the insurance claim process or in court.

**Expediting the claim process:** Having clear and comprehensive photos can help speed up the claim process and potentially lead to a faster resolution.

See 'Capturing' on page 2



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Protecting the people and property that matter most to you.

# Preventing Financial Loss During a Remodel

**M**OST HOMEOWNERS will tackle a home remodeling at some point. Regardless of the magnitude of the job, you can minimize your risk of financial loss by making sure the right insurance is in place before and after a remodel.

It's easy to hope nothing is going to happen, but an incident is much more likely to happen during construction. Failing to address this possibility beforehand can cost you hundreds of thousands of dollars.

## Before the remodel

The most important thing you want to do before you agree to hire a contractor is to make sure the company has a contractor's liability insurance policy in place. The minimum amount of coverage your contractor should have is \$1 million.

If the contractor has workers, then you should ask for a workers' compensation policy as well. In some cases, the contractor will state that the workers are subcontractors and thus not true employees, so they don't need workers' compensation insurance.

However, the legal system may very well view these "subcontractors" as employees. As such, this can put you at risk should an injury occur to any of these workers.

Here are the characteristics of true subcontractors:

- They have contractor's licenses.
- They have their own insurance.
- They specialize in one type of contracting.
- They may have employees.
- They have their own vehicles and equipment.

If most of these characteristics are not present, then there is a good chance the legal system can deem them as an employee of the general contractor. Again, this can put you at risk if the contractor does not carry any workers' compensation insurance.

It's worth paying more to hire the right contractor than have to deal with a contractor who doesn't have the right insurance in place.

A contractor without appropriate insurance rarely wants to admit this. This is why it's important to ask for a certificate of insurance for these policies directly from the contractor's agent.

Make sure the dates are current or will at least offer coverage throughout the duration of your remodel job. If the policy is going to expire in the middle of the project, make sure you get an updated

certificate.

In addition, you may want to secure a builder's risk policy for the uninstalled material that is stored on the premises. Depending on your remodel situation, this may or may not be covered by your homeowner's insurance.

Please check with us before you plan on having raw materials stored on your property. It is also best to discuss any other insurance issues with your agent.

## After construction

Once construction is complete, you should review your homeowner's policy coverage with us. The top priority is to make sure your home is fully insured according to the new rebuilding value.

If you have done an interior remodel and not an expansion, you have likely increased the cost per square footage.

If you have done an expansion, then you need to account for your additional square footage. We will do an updated replacement cost estimate, which will take into account the characteristics of your rebuilt home.

This is extremely important, since you have invested tens of thousands of dollars upgrading your property. You need to update your coverage to protect that investment. ❖



*Continued from page 1*

## Capturing Crash Details – a Checklist

Take pictures like you are describing how the accident happened. Start with wide shots and gradually move in for closer details. Try to take pictures of:

- Your car, and the damage it sustained.
- The other cars involved in the accident, and the damage they sustained.
- Any skid marks.

- Any vehicle parts, shattered glass or other debris that may have fallen onto the road.
- The accident site (i.e., the intersection, parking lot or other location), as well as the environment/weather conditions, traffic signs.
- Any visible bodily injuries to you, passengers and other parties (if feasible and consented to, of course).



# FCC Warns of Surge in ‘Grandparent Scam’ Calls

**T**HE FEDERAL Communications Commission (FCC) has issued a warning about a surge in “grandparent scam” calls, a type of fraud that often targets elderly individuals.

## How the scam works

The scam starts with a phone call where the fraudster claims to be a relative, often a grandchild in desperate need of help. The scammer might say they’ve been involved in an accident or arrested, claiming they need money for bail or legal fees.

Sometimes, they will pass the phone to someone posing as a lawyer or public defender to further convince the victim that the situation is real.

Victims are often told not to tell anyone else about the situation, a tactic used to prevent them from consulting other family members who could expose the fraud.

## Signs you may be targeted

**Urgency and pressure:** The scammer insists that you act quickly, often with emotional pleas or threats of dire consequences if you don’t send money immediately.

**Familiar but not quite right:** They might not identify themselves clearly or will try to trick you into saying their name.

**Unverifiable details:** They may claim to be in a foreign country or a situation where you can’t easily reach them.

**Requests for specific payment methods:** Scammers prefer untraceable methods of payment like gift cards, Bitcoin, wire transfers or even cash delivery through a courier.

## What to do if you receive a suspicious call

If you suspect you’re being targeted by this scam:

- **Hang up and verify:** If the caller claims to be a family member in distress, hang up and call the family

member on a number you know. Or call your child, their parent, and ask where the grandchild is.

- **Consult someone you trust:** Speak with a friend, neighbor or family member about the call. An outside perspective can help you see you are being scammed.
- **Block the number:** If you suspect the call was a scam, block the number on your phone.
- **Report the scam:** Notify the National Elder Fraud Hotline at 833-FRAUD-11 and file a complaint with the FCC if you believe you’ve been targeted.

## What to do if you’ve already sent money

If you’ve already fallen victim to a grandparent scam and sent money, it’s crucial to act quickly:

**Contact your bank or payment service immediately:** If you used a wire transfer, payment app or any other financial service, notify them right away. Some services may be able to freeze the transaction or reverse the payment if it was made recently.

**Report the scam:** Contact the FCC, your local law enforcement and the FBI’s Internet Crime Complaint Center to file a report. While it may be difficult to recover the funds, reporting the scam can help authorities track down the criminals behind it and prevent future victims.

**Alert family members:** Let your family know what happened so they can be vigilant and help you navigate the next steps. ❖





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# Property Insurance Won't Cover Landslides

**B**USINESSES AND homes in areas that have been hit by wildfires have another risk they face after the fires subside: landslides, debris and mudflows. These events are not covered by a standard business property or homeowner's insurance policy.

Areas affected by wildfires have a higher risk of landslides and mudslides due to the destruction of vegetation, which leaves the soil susceptible to erosion during times of rainfall.

## The rationale for non-coverage

A landslide is considered "earth movement" so, like an earthquake, coverage is excluded from standard homeowner's and business property policies.

There are also mudslides and debris flows, which are like a river of liquid mud or mud with debris flowing down a hillside. These events are considered as floods, which property policies won't cover.

## Coverage options

Property owners who want to cover these events have two options: **"Differences in conditions" coverage** – This covers damage from earth movement events like landslides and earthquakes. Each policy will name the perils it covers.

Please note that a stand-alone earthquake policy will not cover damage from a landslide.

**Flood insurance** – If you feel your property is more prone to flooding or mudflows as a result of a degraded landscape after a wildfire, you can secure flood insurance, which is available from the National Flood Insurance Program and some private insurers.

## The takeaway

If you are concerned that your property could be at risk, consider:

**Conducting a risk assessment:** Evaluate your property's vulnerability to landslides, mudslides and debris flows.

**Taking preventive measures:** Mitigating the risk of these events by implementing landscaping and architectural designs that help stabilize the ground and manage excess water.

**Reviewing your coverage options:** Call us to review your current policies to assess your coverage. That, combined with your risk assessment, can help us determine if you may need either a differences in conditions policy or flood insurance. ❖

