



Rising Auto Insurance Risk

## More Drivers Go Uninsured or Underinsured

**A**S AUTO insurance premiums continue to rise, some motorists find it challenging to afford the higher rates, leading them to make difficult decisions like not purchasing insurance or purchasing a policy that only has the state-mandated minimum liability limits.

A new study by the Insurance Research Council found that one in three U.S. drivers nationwide is either uninsured or underinsured in 2023, up 10% since 2017. Nearly every state in the country, except New Hampshire, requires drivers to purchase liability insurance. Despite that, more Americans than ever are choosing to go without it or get just the bare minimum coverage required.

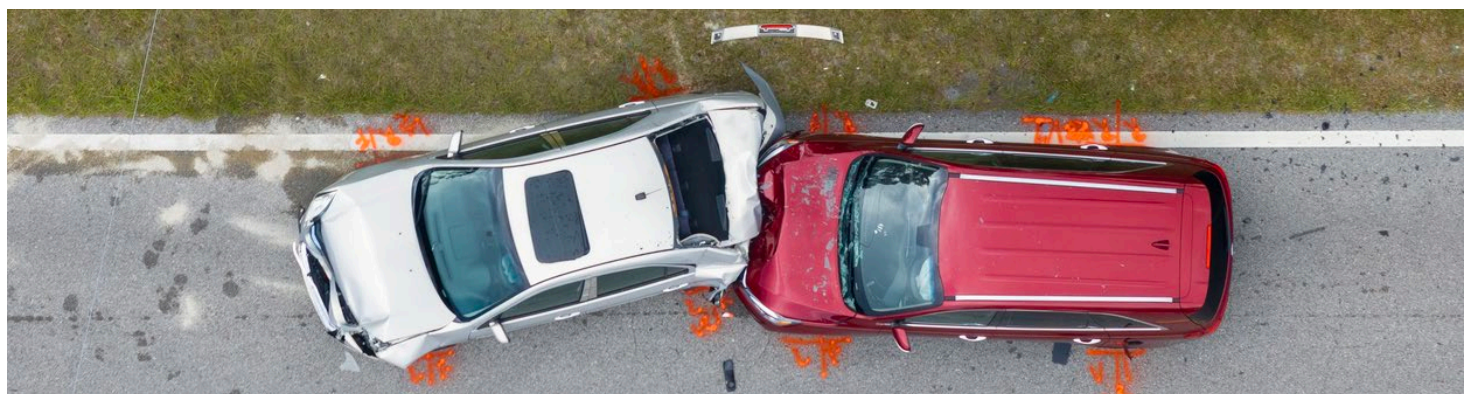
Driving underinsured means having an insurance policy that does not provide sufficient coverage to protect against potential damages or liabilities in an accident. This can often happen if you purchase a policy with only the minimum liability limits required by your state. Some of the mandated limits are lower than the cost of an accident.

On the other hand, driving uninsured means having no insurance coverage at all. Both scenarios can create significant problems.

### The dangers

- If the uninsured driver is at fault, they can be held personally responsible for covering all the damages, medical expenses and other liabilities resulting from the accident.
- If an underinsured driver with policy liability limits that are too low is at fault, they would be on the hook for the rest of the damages after the insurance company pays its share of the claim.
- If the at-fault driver lacks adequate financial resources, the other party involved in the accident may not receive the compensation they are entitled to. This can leave innocent victims without proper reimbursement for their medical bills, property damage and other losses incurred in the accident.
- Even if the other driver has uninsured motorist coverage, the insurance company will likely sue the at-fault driver to recover its losses for whatever it ends up paying out.

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Protecting the people and property that matter most to you.

# How to Prevent Eye Strain in a Connected World

ONE OF THE by-products of the modern era — with most people spending hours each day staring at tablets, smart phones and computers — is eye, neck and shoulder strain.

According to The Vision Council, the average American spends about seven hours a day looking at screens, including phones, computers and TVs. Some groups, like Gen Z, spend even more, averaging around nine hours daily. Also, more and more of us sit in front of computers at work for many hours each day.

But too much uninterrupted screen time can lead to dry, irritated eyes, blurred vision, eye fatigue and headaches — or computer vision syndrome. And while using hand-held devices, many people adopt a hunched-over posture, which can cause back and neck pain.

While CVS can be uncomfortable, the good news is it's usually temporary. Making a few adjustments to your workspace and daily habits can prevent or significantly reduce symptoms:



## Steps for protecting your sight

- **Follow the 20-20-20 rule** — Every 20 minutes, take a 20-second break and look at something 20 feet away. This simple rule helps relax your eye muscles and prevent fatigue.
- **Optimize screen positioning** — Position your monitor so that the top of the screen is at or slightly below eye level and about 20 to 28 inches from your eyes. Tilt the screen slightly upward to reduce glare and encourage proper posture.
- **Reduce glare and adjust lighting** — Use anti-glare screens or filters and adjust room lighting to reduce reflection. Avoid sitting directly under overhead lights or facing uncovered windows.
- **Blink more often and use artificial tears** — People tend to blink less when staring at screens, which can lead to dry eyes. Make a conscious effort to blink frequently and use lubricating eye drops if necessary.
- **Use proper eyewear** — If you wear glasses, consider lenses designed for screen use. Some include anti-reflective coating and blue light filtering to reduce strain. Talk to your eye care professional about what's best for you.
- **Adjust screen settings** — Increase text size and contrast for easier reading. Reduce screen brightness to match ambient lighting and consider blue light filters, especially in the evening.
- **Take regular breaks from sitting** — In addition to visual breaks, make sure to stretch and move around every hour to ease neck and back strain caused by poor posture during screen use.

## When to see a doctor

If you experience persistent symptoms despite making these adjustments, schedule an eye exam and share your concerns.

Undiagnosed vision problems or outdated prescriptions can worsen CVS. A professional can help determine whether you need specialized glasses or treatment.

It's important to stay current with your comprehensive eye exams to keep your vision clear and healthy. ❖

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## Add Uninsured/Underinsured Motorist Coverage to your Policy

### Uninsured motorist coverage

Thousands of people on the road who are either underinsured or uninsured pose a financial threat to other motorists and the general public.

That's why it's important to include uninsured/underinsured motorist coverage in your policy.

Uninsured/underinsured motorist insurance covers your injuries, your passengers' injuries, and damage to your vehicle if you're hit by a driver who doesn't have enough or any auto insurance.

This coverage helps compensate for medical expenses, lost wages,

pain and suffering, as well as potential property damage to your car.

To address these concerns and protect responsible drivers, 19 states require auto insurance policies to include uninsured/underinsured motorist coverage, with each state requiring different minimum coverages.

Even if your state doesn't require that you carry UM/IUM coverage, you should purchase it. Experts say that the minimum UM/IUM liability limits you should carry are \$100,000 per person or \$300,000 per accident. ❖



# Don't Forget Post-Winter Maintenance for Your Home

**S**PRING IS here and it's time to take care of housekeeping to keep up your home and reduce the chances of problems down the road. Parts of your home can be damaged during winter's harsh weather, particularly if you have endured storms and unusual weather.

Here are some tips on upkeep — both outside and inside the home — that you should tackle to identify issues that may be developing, or to head off future problems:

## Clean the rain gutters

This is a good idea, especially if the winter brought with it winds, rain or snow.

Get a ladder and climb up to inspect your gutters for debris that may have accumulated during the winter. Don a pair of gloves and remove what you can with your hands. You can use a hose to spray out any leftover sediment and smaller debris. It's best to have a helper on the ground who can turn the water on and off for you.

Finally, you can clear out the downspout by putting the hose down it and spraying to get rid of anything that may have gotten lodged inside.

## Wash your windows

Get an extendable squeegee to clean the exterior windows and get rid of any winter grime.

## Scrub walls, baseboards, outlets

Get your home looking shiny and clean by using a damp sponge or brush with mild soap and water. Scrub the walls in all of the rooms, particularly the bathroom, living room and kitchen, where most of the dirt accumulates.

Also, clean baseboard and outlet covers. It's best to remove the outlet covers and clean them off the wall to avoid getting water in the outlet. Make sure not to get water in the outlets.

## Replace filters

Change your air conditioner filter, range filter and water filter, if needed. You should change your air vent filters every three to six months. Water filter replacement schedules will vary. Check your brand's website for details.

## Clean faucets and shower heads

Unscrew the faucet aerator and clean or replace, if necessary. Soak the heads for an hour and then rinse with warm water.

## Clean out the dryer vent

You should clean the dryer lint trap regularly, but many people overlook the vent in the back, which can become a fire hazard.

Disconnect the dryer vent hose from the vent. Clean the hose using a dryer vent brush, which you can buy at any home-improvement store. Go outside, remove the cover from the dryer vent and remove all the lint with the brush. Check that the vent cover flap moves freely.

## Get a head start on allergies

If someone in your household suffers from allergies, declutter your home to keep dust, and pollen at bay. Make a regular habit of dusting, and consider installing filters in air conditioner vents that especially filter out pollens.

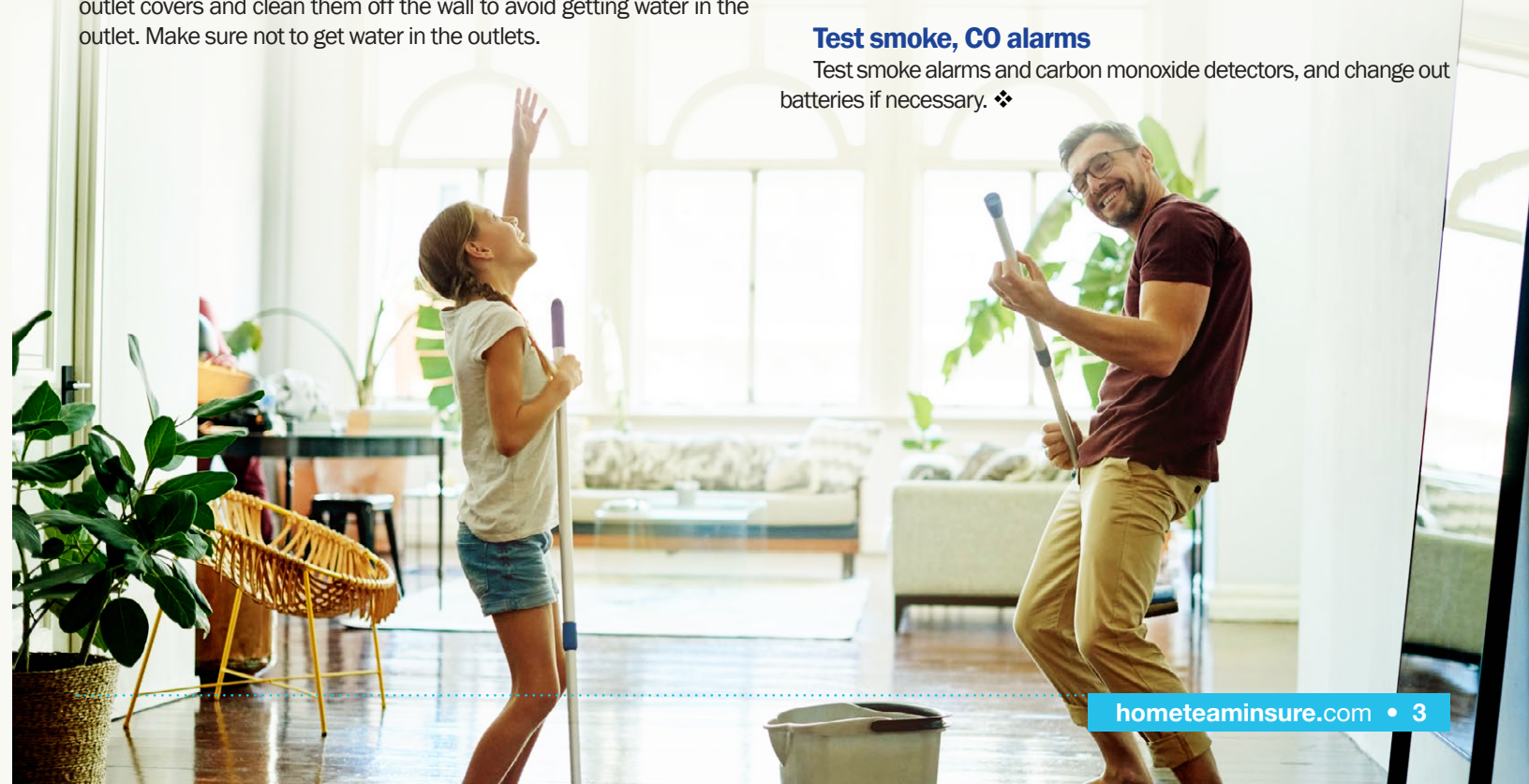
## Check foundation vents

One thing that many homeowners forget to check and clean is the vents at the foundation of the home. This is typical of houses that have crawlspaces underneath. If the vents are clogged or covered with debris, moisture can build up underneath your home and flourish.

Clean the vents by hand or use a shop vacuum, and repair any damaged screens to keep varmints from making homes under your house.

## Test smoke, CO alarms

Test smoke alarms and carbon monoxide detectors, and change out batteries if necessary. ❖





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## Keeping It Honest When Filing Claims

**U**NFORTUNATELY, SOME people when they have a homeowner's claim will try to fudge on what exactly was stolen, and/or its value, when reporting the loss to their insurance company.

But one man whose home was burgled is now receiving nothing after a court found that he had lied about the extent of his loss when filing his claim.

A federal district court in California ruled that the man's policy could be voided based on his "significant and unexplained misrepresentations" about a burglary at his home.

After the man's home was burglarized, he reported to his insurance company that the thieves had made away with thousands of dollars worth of tools from his garage, \$6,500 in cash and musical equipment. But it was the prices that he attached to the stolen goods that raised the insurance claims adjuster's eyebrows:

- Socket set, bought in Portland and valued at \$6,000;
- Martin hunting bow, bought in Portland and valued at \$1,000;
- Fender guitar, given as a gift and valued at \$3,250.

When the insurance company started questioning him about the details and receipts, it got evasive answers.

The insurer wanted backup documentation and the man provided it with handwritten notes about the person who had gifted him the guitar, including his name and phone number. He did the same for a socket set he said he'd bought from an individual, but with no receipt.

While the insurance company agreed to pay for damage caused by the burglars during the break-in, it refused to pay for many of the items he'd listed as the man's story kept changing and he had no bona fide backup documentation for his "stolen" items.

Litigation ensued, with appeals until it reached the district court.

The court found that the defendant's misrepresentations concerning the source, value and specifics of the stolen items had given the insurer grounds to deny the claim and void the policy under its concealment and fraud provision. ❖

