



Personal Safety

Pedestrian Deaths Surge to 42-Year High

WE'VE TOLD you before about the increasing number of car accidents and vehicular injuries — many of them resulting in deaths — that many observers attribute to distracted driving. But what you may not know is that pedestrian fatalities are now at a 42-year high and seem to be continuing to increase unabated.

A recent report by the Governors Highway Safety Association (GHSA) found that 7,508 pedestrians were killed in traffic crashes in 2022, the highest number of pedestrian deaths since 1981.

Many large cities have seen pedestrian deaths soar. In Los Angeles, such fatalities jumped 80% between 2020 and 2022.

The problem is largely in cities, and often the deaths occur when a driver isn't paying attention and turns right into a crosswalk as people are crossing the street.

And while you may feel that since you're not out walking much, or that the chances of being hit are small in your neighborhood, remember that everyone is a pedestrian

at some point. Even if you drive a car, ride a bike or take public transit, your journey always begins and ends on foot.

With all this in mind, pedestrian safety needs to be a top priority for everybody.

Distractions

One rising danger is distracted driving. Deaths from distracted driving account for 10% of all fatal crashes. About 12% of people killed due to distracted driving are pedestrians.

What remains unknown is how many pedestrians who were killed in a crash involving a distracted driver may have been distracted themselves.

People who are very focused on their phone do not pay attention to what is going on around them while walking, which amplifies the risk of tripping, bumping into another pedestrian, or even taking a wrong road.

There is evidence that using a cell phone while walking causes an increased risk of tripping. Distracted pedestrians who text have less stability when walking compared to pedestrians who are distracted by talking on a cell phone

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Protecting the people and property that matter most to you.

Most E-Bike Owners Uninsured for Damage They Cause

E-BIKES HAVE quickly grown in popularity as people look for new ways to enjoy the outdoors, tool around town or commute.

The bikes are great as you can pedal them to move forward, and if you need an assist up a hill, they can power you up the incline with ease. You decide how much you want to pedal and how much electric power to use. They are not electric motorcycles, since you have the option to pedal, and they don't go as fast as a motorbike.

But, along with the convenience of less pedaling and faster speeds, comes a greater risk of an e-bike rider injuring themselves or a pedestrian, or damaging a third party's property.

Dangers of Electric Bikes

- They're able to reach speeds of 28 miles an hour and if you're in a busy area with lots of activity, you have a greater chance of being in an accident.
- Riders are three times more likely to collide with a pedestrian compared to riders of e-scooters or traditional bicycles.
- Due to their higher speed and weight, collisions, injuries and damage are often greater than crashes involving traditional bikes.
- No airbags.
- Greater exposure to injuries for the rider.



Insurance complications

While there are currently no state laws requiring e-bike owners to be insured, if you are cruising in an urban or suburban environment around other people and near storefronts, you may want to consider securing insurance.

Without insurance, if you injure someone (or worse) with your e-bike and/or damage a third party's property, you may have to pay out of pocket.

One law firm wrote in a blog that \$50,000 to \$100,000 settlements related to e-bike injuries are common.

The liability portion of your auto policy won't cover damage or injuries you cause with an e-bike, and most homeowner's and renter's insurance policies exclude coverage for a "self-propelled motor or amphibious vehicle." It's the same for ATVs, snowmobiles, boats, personal watercraft and golf carts. Just like those vehicles, you need a separate policy for your e-bike.

We can help you look at your policies and see if e-bike liability is covered. If it's not, you would be wise to consider your insurance options.

Besides covering any damage you may cause with your e-bike, another good reason to secure specific e-bike insurance is that the policy covers your bike itself. The average e-bike costs \$3,000. On the high end, you can easily drop \$12,000 on one.

While there is no standard stand-alone policy for e-bikes, there are a few policies on the market and most of them focus on damage to the e-bike and not liability. Some policies include liability, but others offer it for an additional premium.

The typical policy will cover:

- Theft or damage to the e-bike.
- E-bike rental reimbursement.
- Medical payments for rider injuries.
- Replacement of spare parts.

One option is to find an umbrella policy or excess coverage with an insurer willing to cover e-bike liability.

Feel free to call us to discuss your options. You may want to seek out coverage especially if you ride your e-bike in busy areas. ❖

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Reduce Speed in Residential Areas While Driving at Dusk

Tips for drivers

- Don't use your smartphone at all when driving (no texting, chatting or talking).
- Always be aware of the other vehicles you share the road with, as well as pedestrians.
- Be especially careful and reduce your speed when driving at dusk and at night in residential areas.
- Yield for pedestrians at crosswalks.

Tips for pedestrians

- If you are out walking, don't do so while listening to music with earbuds or headphones.
- Always be aware of what the vehicles driving near you are doing.
- If there are no sidewalks, always walk against the flow of traffic on the side of the road so you can see any erratic drivers coming.
- At crosswalks, check for cars before walking.
- Look both ways when crossing the street. ❖

Tidying Up Your Home Can Reduce Claims, Premiums

THE LATEST trend in home care is tidiness thanks to the hit Netflix show “Tidying Up,” with host Marie Kondo.

By taking her advice on decluttering you will have a tidier looking home, but it can also mean a safer home, keeping your entry points accessible, helping you identify hazards or problems that need fixing – and even get you a reduction on your insurance premiums.

You can also take the time to do some other home maintenance that can reduce damage from an emergency, such as:

- Ensuring your alarm systems are all working.
- Fixing poorly lit walkways or walkways that need repairing.
- Draining your hot water heater.
- Pumping your septic tank.
- Clearing roof gutters.
- Changing HVAC filters.
- Pruning back tree branches that may be touching your home or getting too close.

Since insurance companies base rates on your home's susceptibility to threats, you could also qualify for lower rates just by keeping your home tidy, free of hazards and properly maintained, which reduce the chances of the following:

A guest injuring themselves on your property

If you have an untidy home, and especially clutter on the floor and hallways and entrance and walkways that are impeded by stuff, and if a guest slips, trips or falls due to the clutter and injures themselves, you could be sued.

Other home hazards can include wet floors due to not cleaning up after a spill. Area rugs without a proper grip pad underneath are a serious slipping hazard. Visitors can also trip over carpets with holes in them or that are frayed at the edge.

Flooring and tiles can be broken or improperly laid, or just slippery, especially if they are wet or freshly waxed.

Likewise, outdoor walkways that are poorly lit, uneven or have loose or missing cobblestones or significant cracks or damage can lead to someone being injured.

Most homeowner's policies have two types of coverage – liability coverage and no-fault medical coverage – which would cover your injured guest in case they are injured on your property. But it's of course better to avoid the injury from happening in the first place.

And when you are tidying up, take time to look for other issues. Conduct an inspection of all of your pipes, under sinks – and you can check outside for any areas with water that is pooling.

Water leaks

Most homeowner's insurance policies help cover water damage if the cause is sudden and accidental. According to the Insurance Information Institute, homeowner's coverage may help pay for repairs if, for instance, your drywall is drenched after your water heater ruptures or an upstairs pipe bursts and water saturates the ceiling below.

Homeowner's insurance generally will not pay if the damage results from an unresolved maintenance issue, such as continuous leaking near a faucet or other plumbing fixture.

And your policy will not cover the source of the water damage. So, while it may cover the cost of tearing out and replacing that damaged floor in case of a sudden event, it won't cover the cost of replacing your broken dishwasher or hot water heater.

Damage due to broken and worn items such as roof shingles, rain gutters and dry rot is also not covered by homeowner's insurance.

Damage from trees

You should trim back tree branches that are hanging over your home or getting close to encroaching on the structure. If a large tree branch snaps above your home, it can not only damage the property but also injure your family or guests.

Also, you should be diligent about cutting back dead tree branches. Cutting dead or diseased branches will help the tree to thrive. Pruning trees and branches back may also encourage them to develop stronger core structures to help withstand the elements.

If a large branch falls onto your home or belongings, destroying the roof in the process, it can lead to a costly insurance claim. ❖





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The Importance of Maintaining Your Smoke Alarms

A HOME FIRE can start in an instant and quickly spiral out of control. It doesn't take much for one to get started, but you can prevent it from spreading and causing substantial damage with one simple piece of equipment: a smoke alarm.

No matter the cause of the fire or where it's burning, if you have functioning smoke alarms installed strategically throughout your house, they can alert everyone about a fire to help them quickly evacuate.

But it's not just enough to have smoke alarms; you also need to maintain and check them on a regular basis to ensure that they will kick in if a fire starts in your home.

According to the National Fire Protection Association, three out of five home-fire deaths occur in residences with no smoke alarms or non-functional alarms.

People in homes without smoke alarms are more than twice as likely to die from a fire as those in homes with working alarms, according to the NFPA. In house fires where the smoke alarms did not sound, half of them had missing or disconnected batteries.

The lesson: Learning how smoke alarms work, how to properly install and maintain them can help save lives.

Tips for Maintaining Your Units

- New batteries should be installed in all smoke alarms annually or immediately if the alarm chirps to warn that the battery is weak.
- Smoke alarms should be tested monthly.
- Clean smoke alarms regularly by vacuuming them with a brush attachment.
- Units should be placed in each bedroom, the living and family rooms as well as hallways, attic, basement and on each floor of the home.
- Alarms should be interconnected, so if one goes off, they all go off.
- Smoke alarms should be replaced every 10 years.

Final word

Smoke alarms are inexpensive — about \$20 apiece — and you can buy them online and in most retail stores. They are also a breeze to install in just a few minutes. Once installed, just go through the routines listed above to rest assured that they will alert you and your family in case a fire starts. ❖

