



Homeowner's Insurance

File Your Claims Promptly Or Risk Coverage Denial

IF YOUR home has been damaged by a natural disaster, a fire or a long-term effect like mold growth, you would naturally file a claim with your homeowner's insurance company.

But what if you don't contact the company right away? Would the insurer still pay if you filed a claim six months after an event?

The rules

While policies vary, they generally state that if you do not report your claim in a timely manner, it may be denied. Some insurers may have a limit of just 30 days to file a claim, but others allow up to a year after an incident.

Many policies may not include an exact time frame, but instead require you to provide "prompt" or "immediate" written notice if you suffer a loss.

The amount of time you have to file will be stated in your policy language. Read the policy and understand your responsibilities when filing a claim. If you are unsure about something, call us.

It's best to file your claim immediately after you know it's happened.

If you have extenuating circumstances, you can ask the insurance company

for an extension, such as after a major catastrophe when you haven't been able to reach your home to assess the damage.

Insurers require prompt notification because the original damage can be exacerbated by the elements or other issues if left unattended.

The closer the time between the event and when you file the claim, the easier it is to prove the damage was the result of this covered event and not caused by some

secondary issue that does not fall under the scope of coverage.

The insurer can claim you were negligent in not filing the claim in a timely manner, which resulted in the initial damage increasing due to exposure to the elements and other issues.

If the claims adjuster finds that the damage to your home could have been prevented by filing a claim more quickly, you may be held financially responsible for the repairs.

See 'Sudden' 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.

How to Protect Your Identity When Shopping Online

IF YOU ARE like most people, you are doing more Christmas shopping online, increasing the chances that you will be the victim of identity theft.

In 2023, 14.2 million people were victims of online identity theft, which was used to make \$13 billion in fraudulent transactions in the U.S., according to the “2024 Identity Fraud Study” by Javelin.

There are a number of steps you can take to protect your personally identifying and credit card information when shopping online.

Data security website operator Safer Networking Ltd. recommends that you minimize your risks by taking the steps in the boxes on this page. ❖



USE SECURE WEBSITES

Those are the ones that start with: <https://>
The ‘s’ means the site uses a secure socket layer.



SHOP ON TRUSTWORTHY SITES

If you are on a site you haven’t shopped on before, check its merchant ratings. They can divulge if other people may have been hacked after using the site.



AVOID THIRD PARTY APPS

Only install applications that you can download from the Google Play or Apple stores. Downloading from other sources can be risky, particularly if you have to enter credit card information.



CLICK SPARINGLY

Phishing attacks are more common during the holidays. Don’t open e-mails from unknown sources, and don’t click on links embedded in them.



USE TRUSTED PAYMENT PORTALS

Use trusted payment mechanisms. That includes methods like PayPal, which help you make secure purchases and make it easy to get your money back if there is a problem.



USE ADBLOCKER SOFTWARE

This is important to keep viruses from infecting your computer with malicious code. The threat is not limited to ads on shady websites. Reputable sites can also unknowingly be the source.

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A Sudden Event That Causes Damage Is Usually Covered

Slow drip or unseen damage

Sometimes you may be unaware of damage because it takes a long time to develop or you don’t see the damage (like a hole in your roof that was caused by a falling tree limb during a storm).

If you were away when the incident occurred and the damage is on the back side of your home, you may not see it for months.

And maybe you only realize there is a problem a few months later when another storm sends water pouring in through the roof, damaging the walls and floors of your home.

In instances like this your insurance company could deny your claim, saying the damage to your floor was caused by you not fixing the initial damage.

One of the most common types of claim that may be delayed is water-damage claims.

In these instances, a sudden event that causes damage is usually covered by insurance.

Types of water damage your policy would likely cover:

- Sudden or accidental discharge
- Sewer back-up or water back-up
- Overflow
- Storm-related water damage covered by insurance.

That said, gradual water damage is not often covered, so although your policy might have water-damage coverages, if the reason for the damage is not sudden and accidental, then you may be denied in a claim.

Gradual-damage claims that would likely be denied include holes in the roof due to neglect in replacing broken shingles, and long-standing pipe leaks that damage your walls and floor.

Another claim that may raise the question of timeliness is a developing crack in the garage floor. You may have walked past a crack for months, for example, before you notice it.

In this case, you might be able to argue that the date of loss was when you first saw something was wrong. ❖

Avoid Falling Victim to a Staged Car Crash Scam

THE STAGED car accident scam is growing as perpetrators are getting craftier about entrapping unsuspecting motorists.

Scammers usually meticulously plan their staged car accidents, leaving nothing to chance. You may not even know it was staged, while witnesses may only catch a glimpse and think they saw something they didn't.

Here are some common scams:

The T-bone

In this staged accident the scammer will wait for your car to proceed through an intersection and then floor it and T-bone your vehicle. When police arrive, the scammer's helpers will claim you ran a red light or ran the stop sign.

The wave

In this scenario, the scammer will see you are trying to switch lanes and they wave you ahead. But when you do switch lanes, they will accelerate and hit your car. Once police arrive to take the accident report, they'll lie and say you switched lanes when it was not safe to do so and they didn't have time to brake.

Dual-turn sideswipe

In this set-up, you have to be in a dual left-turn lane on the inside and if you are close to the lane marker, the other driver will veer into you and claim you came out of your lane and hit them.

They may also have "witnesses" stationed at the intersection to back up their yarn.

Stopping short

The scammer will slam on their brakes when your car is close behind so that you will crash into the rear of the vehicle.

Swoop and stop

In this scenario, a car will suddenly pull in front of yours and stop. Another vehicle will simultaneously pull up alongside your car, preventing you from swerving to avoid an accident.

Furthering the scams

Scammers and their "passengers" will often also claim injuries they didn't incur. They may also be in cahoots with shady doctors and chiropractors, who inflate their bills and over-treat.

All these car crash scams can leave you paying for damage you didn't cause. Even if your insurer covers the crash and the damage to your car, you will still be without your car for a time and dealing with insurance paperwork and the repair shop.

How to avoid accident scams

One of the best ways to avoid being the victim of a fake accident claim is by exercising caution while driving.

Tailgating or failing to leave enough space between your vehicle and a vehicle ahead of you leaves you vulnerable to becoming the victim of a staged accident. All the driver ahead of you has to do is abruptly stop to cause you to crash into the rear of their vehicle.

If you believe you are being targeted by someone staging an accident, do not leave the scene. Call the police and let the officers who respond handle taking a report of the accident.

More motorists are also installing dash cams that turn on when the car starts and are constantly recording. These can be all the proof you need to refute the scammer's side of the story.

Use your smartphone to take photos from every angle of the involved vehicles, with special focus on the damage. Also, capture on camera the license plate, as well as photos of the driver and all the passengers in the other vehicle.

Take down the following information:

- Driver license number.
- Vehicle registration information.
- Car insurance information.
- Name, address and phone number.
- The general height and weight (as well as the ethnicity) of the other car's driver and passengers.

When you report the accident to your car insurance company, you should tell them if you suspect a scam. ❖





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Agency Owner

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Your Homeowner's Policy May Not Cover Your Fine Art

DO YOU own fine art that may have some historic or artistic significance that required a specific fine skill to create, and is rare and unique?

Fine art differs from collectibles and jewelry, which your policy will typically cover up to a limit. Homeowner's policies usually cover up to a set limit for many specific categories of items. For example, your policy may cover a loss of up to \$2,500 for your art, collectibles and antiques. That's obviously not enough for something worth tens of hundreds of thousands of dollars.

Most standard homeowner's policies have a cap, per insurance category, on the amount of personal property coverage provided. In addition, general homeowner's insurance policies may have exclusions that further limit when and how a claim is paid out.

The solution: Fine art insurance

The answer to this, is fine art insurance, which will cover high-valued art often up to their appraised value for covered events like:

- Theft or fire.
- Accidental breakage or damage.
- Severe weather.

Fine art policies may also include transportation coverage. This can be especially beneficial because about 5 to 10% of art claims are a result of damage or loss to the pieces during transit.

You can opt to insure items individually on floater policies, or purchase broader "valuable-item" insurance that can cover a collection of work.

The first step in obtaining fine art coverage is having your artwork appraised. Next, meet with us to find you the right insurance that

can cover your unique collection and be tailor-made for you.

If you buy coverage directly from an insurer, you'll be sold only the products that company offers. If you work with us, you will be able to compare several quotes and coverage options from top fine art insurance companies.

Once you have a policy, it's a good idea to have your work appraised annually, to ensure you are covered for the full value. ❖

