SEPTEMBER 2025
NEWSBLAST

Personal Protection

Four Types of Claims That Spike in the Fall

WITH THE weather cooling down and the seasons changing, new perils arise for everyone, particularly the risk of some types of auto accidents as well as potential homeowner's insurance claims.

Fall is actually the time of year when claims for a number of incidents increase compared to the rest of the year. With fall now upon us, pay attention to the following heightened risks.

Rear-end collisions

With the colder weather comes more rain and potentially icy conditions in some parts of the country.

Auto insurers report an uptick in rear-end collisions in the last three months of the year from the harsher conditions, as well as from more distracted drivers, particularly as the holiday shopping season nears.

Advice: When driving, keep a three-second distance between your vehicle and the one in front if you are moving at 45 miles an hour or less. At higher speeds, in rainy conditions or reduced visibility, leave more space. If you are in a cold weather environment, be even more mindful in icy or snowy conditions.

BREAK-INS SPIKE – *As autumn sets in, take precautions to reduce the chances of a burglary.*

Collisions with wildlife

Deer, elk and moose are on the move and migrating in the autumn, which is also mating season for these creatures. That means they are more likely to wander onto roadways than at other times of the year.

Advice: When driving in or near woodland areas, drive more slowly and be alert for wildlife – including smaller animals like raccoons, foxes and coyotes – venturing across the road. All of these woodland denizens are most active at dawn and dusk.

Parking lot incidents

As the busiest shopping time of the year unfolds, there are more people at the malls and other shopping centers. This results in an increase in parking lot claims such as fender-benders in tight parking spaces, damage from shopping carts, and car thefts.

Advice: If possible, park further away from the mall where parking may be less chaotic. Avoid tight parking spaces and parking next to cart returns.

Home thefts

According to the Insurance Information Institute, home break-ins and thefts jump 25% in autumn from the summer months. The increase is especially profound in December as Christmas nears and thieves stalk neighborhoods, knowing that many people have newly purchased expensive gifts in closets.

Advice: Take precautions to reduce the chances of a break-in by keeping some interior and exterior lights on a timer. There are also a number of apps that allow you to monitor your home and that send alerts if there is movement or efforts to open a door or window when you are away from the property.

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Protecting the people and property that matter most to you.

Homeowner's Issues

Insurance Challenge: The Growing Danger of Flooding

THE DEVASTATING floods that hit Texas in July 2025 and the massive flooding in North Carolina a few months earlier are a sobering reminder that floods can happen suddenly, with little warning, and increasingly in areas not designated as flood zones.

As climate change fuels more intense storms, longer rainy seasons and unprecedented weather patterns, flooding is no longer confined to the coasts or riverbanks. Urban sprawl, strained drainage systems and increased rainfall have made inland flooding a growing threat.

Besides the devastating personal effects, floods can be a financial blow for people who live outside a flood zone and didn't purchase flood insurance because it wasn't required by their lender. Sadly, many people in that situation find that their homeowner's insurance policy excludes damage caused by flooding, and they are left to pay those costs themselves.

Just a few inches of floodwater can cause tens of thousands of dollars in damage, ruining flooring, drywall, appliances, furniture and irreplaceable personal belongings.

According to the Federal Emergency Management Agency, roughly 30% of flood insurance claims come from properties located outside designated high-risk flood zones. That number is even more alarming when you consider how few homeowners in those areas carry flood insurance.

Flood risks beyond FEMA maps

While FEMA's flood maps are widely used, they are not perfect. Many are outdated and may not reflect recent or expected future changes in weather patterns, land use or infrastructure. This has led to a growing number of surprise flood events in moderate- and low-risk areas, catching residents off guard and financially unprepared.

It has also spurred more homeowners in those areas to purchase coverage. Since they are in lower-risk areas, their premiums are typically lower than those for people who live in flood plains.

If you buy a home in a FEMA-designated high-risk flood zone and you take out a mortgage from a federally regulated lender, you are required to purchase flood insurance. Those living outside flood zones are not.

Your options for coverage

Flood insurance is available through two main channels:

The National Flood Insurance Program – Managed by FEMA, this federally backed program offers up to $250,000 in dwelling coverage and $100,000 in personal property coverage. NFIP policies are available through us.

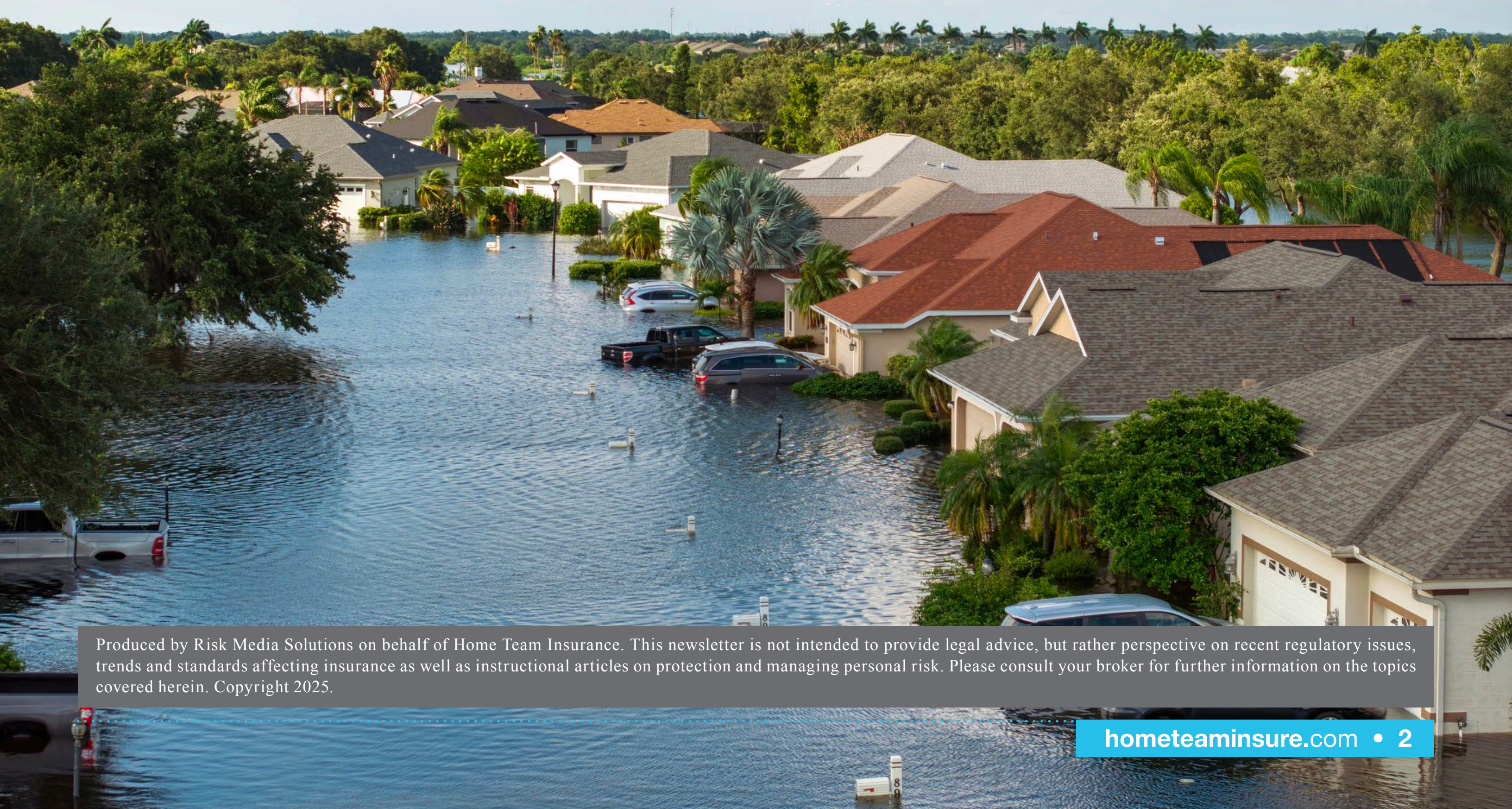
Private flood insurance – Some insurers now offer higher coverage limits, replacement cost for personal property, shorter waiting periods and additional protections not available through the NFIP.

But, not all policies are equal, so you should compare terms, exclusions and coverage limits. In some cases, private flood insurance may be more competitively priced, especially for homes in low- to moderate-risk areas.

The takeaway

Flooding is the most common and costly natural disaster in the U.S. While FEMA maps offer some guidance, many homes in low-risk areas can still flood if a heavy weather system dumps historic amounts of rain in a short time.

Most flood insurance policies have a 30-day waiting period before coverage begins. The exception is if you're buying a home and flood insurance is required at closing, in which case the waiting period is typically waived.



Will Your Policy Cover Your Stuff in a Storage Facility?

AMERICANS ARE increasingly renting space in self-storage facilities to keep excess belongings that they don't have room for at home.

These spaces offer a convenient way to keep your possessions safe, but once in a while things can go wrong and your items can be damaged by fire, water or vandalism, and sometimes thieves abscond with your goods. If that happens, will your homeowner's or renter's insurance cover the loss?

These policies include off-premises coverage, which applies to belongings in storage. However, off-site coverage is typically limited to 10% of your personal property coverage amount, which is often about 50% to 70% of your dwelling's property damage limits.

In other words, if you keep a lot of expensive items in your storage unit, your insurance may not be enough to cover a total loss. Fortunately, there are ways to insure your stored belongings.

Other options

Your policy may cap payouts for high-value items like jewelry or artwork. For example, if artwork worth $3,000 is stolen from your storage unit and your limit for high-value items is only $1,500, your insurance won't fully cover the artwork's value.

You can get additional coverage for these items by adding scheduled personal property coverage to your homeowner's policy, which will list specific items subject to higher limits. This will cover the full value of your belongings with no deductible, but you must pay extra for the coverage. Your insurer will likely request receipts and appraisals for the items you want to insure with this type of coverage.

Another option is to increase the personal property coverage limit of your off-premises coverage in your homeowner's insurance policy, which would also raise your premium.

Finally, there is storage unit insurance. This type of coverage will typically mimic what your homeowner's policy will cover, so if you have the latter, you will not need this coverage. That said, some storage unit policies may cover damage caused by earthquakes or floods.

How to protect your belongings

It's best to avoid damage or theft to begin with. Fortunately, there are steps you can take to protect your belongings:

Safeguard the key – Secure your storage key to prevent theft. Lock or hide it somewhere only you know. If you give it to someone else, make sure you trust them completely.

Choose a unit on a higher level – Since homeowner's insurance won't cover floods, choose an elevated unit if possible, especially when you have water-sensitive items.

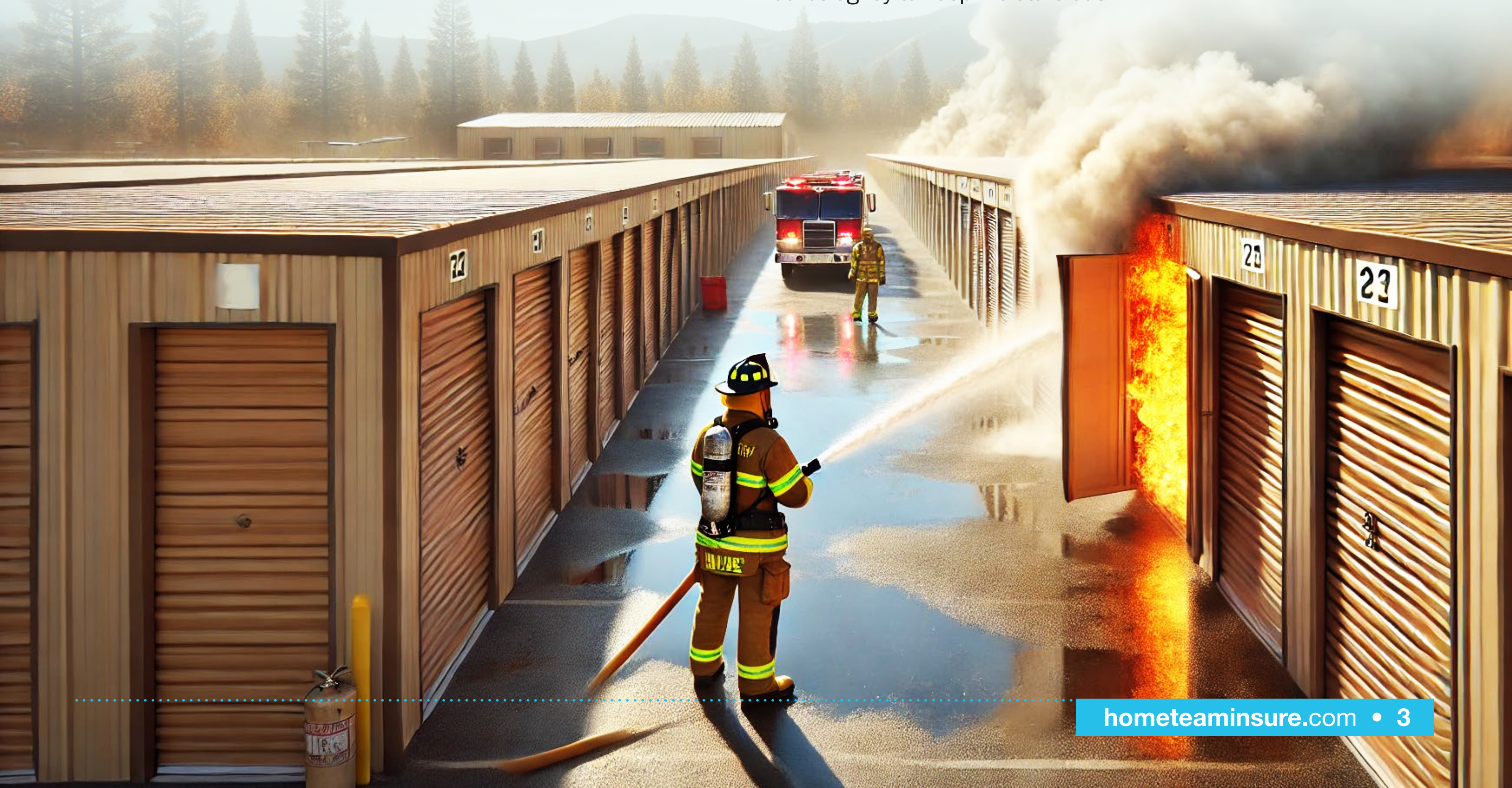
Ensure proper packing – Organized, properly packed items are easier to track. Categorize items in boxes and close them securely. This way, you'll notice if someone has opened them without permission.

The takeaway

If possible, talk to us before signing a contract to rent a storage unit and placing items in it. Consider a climate-controlled facility to deter dampness, which can damage furniture and appliances.

The property should be fenced, have controlled access and include 24-hour video surveillance cameras and security pads. Also, consider asking the facility about its fire or flood procedures and how it takes measures to exterminate pests.

Keep an inventory of items in the storage unit and take pictures of the stored belongings. There are even apps for such purposes. Finally, use durable packing materials like strong cardboard boxes, and seal boxes tightly to keep moisture out.



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When to Make a Police Report for an Auto Accident

AFTER AN automobile accident, most people are a bit rattled. And the last thing on your mind at the time is trying to figure out whether you need to report the accident to law enforcement authorities, and what your insurance company requires of you.

Depending on the nature or location of the accident, different law enforcement authorities will get involved, such as the Highway Patrol, city police or the county sheriff's office. Regardless of which authority responds, you should always make a report when an accident involves injuries and/or severe damage to any vehicle.

Your insurance company may also require you stay on the scene and report the accident to law enforcement, even in cases where the other driver flees the scene.

Counter reports

Some insurers will accept a counter report. ArResponding officer may issue a "counter report" if they see that the vehicles involved are still in working order and no one is injured. The responding officer may provide you with a counter report, or you may directed to the nearest station to complete the form there.

Once the form is filled out, make sure to keep a copy and submit it to your insurance carrier.

Even if the accident doesn't involve injuries or severe damage, there are certain situations when it can be useful to have law enforcement respond and secure an accident report. For example, the other driver might admit blame and offer you cash for repairs, yet refuse to provide their insurance or contact information.

Even if the other driver does offer you their personal contact information without any identificaiton, you don't know if it's real.

Additionally, due to any stress or confusion you're experiencing after the accident, you may forget to collect the pertinent information and important details of the accident.

In these situations, making a police report would be crucial because the officer collects and verifies both drivers' names, addresses, phone numbers, car license plates, insurance information and details of the accident and any injuries.

This is the same information that you should collect yourself, even if you were not filing a police report. If you do file one, make sure to keep a copy that you can share with the claims adjuster. In some jurisdictions, it can often take weeks or months for the insurance adjuster to obtain a copy of the report.

If you have collected all of the information, yourself, the claims adjuster can start processing the claim.