



Auto Insurance

Fender-Benders – Your Guide to Minor Accidents

IT CAN EASILY happen ... you misjudge the space when making a turn in close traffic or in a parking lot and you tap another car's rear bumper. The other driver gets out of his car and appears unhurt. He inspects the bumper and says "Let's just forget about it." You agree and go on your merry way.

A few weeks later, however, your insurance company informs you that the man is suing you for lost wages, neck injuries and pain and suffering.

Where did you go wrong? The so-called accident was only a tiny tap that barely scratched paint.

There are things you could have done to avoid this mess. Fender-benders – or even smaller collisions – don't have to spiral out of control like this if you take the appropriate precautions and steps.

By taking the steps below you can protect yourself from false claims and help your insurance company reach the best decisions after an accident:

1. Follow the law

Colorado law requires car accidents be reported to the police, unless there was no injury and less than \$1,000.00 in damage.

Contacting the police protects you from criminal liability for failure to report an accident and documents important information. Having the police come and take a report also assists in complying with obligations you may have under your insurance contract.

2. Take pictures

Photos can later help show whether any repair estimates were inflated, or whether the force of contact was likely to cause injuries that might later be claimed by the other driver or passengers.

Most phones have cameras now, so you don't need to be toting a camera with you.

Also, take pictures of all the occupants of the other car, preferably while they are still in the vehicle – or at least while they are all still at the scene.

This can also thwart a fraud scheme called 'jump ins.' In an attempt to get a bigger settlement, people known to the claimant come forward and say they were also in the car and also suffered injuries.

Take pictures of the site of the accident. Having photos of the cars on location can help you make your own case to the claims adjuster.

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Protecting the people and property that matter most to you.

Three New Year's Resolutions for Peace of Mind

WHILE YOU probably haven't yet thought about New Year's resolutions, we offer a few to ponder that will give you more peace of mind and better protection.

Our ideas for insurance-related resolutions can save you money and ensure that all of your important assets are properly insured. You may want to think about the following for 2024:

1. Investigate premium discounts

Insurance companies price their policies based on the amount of risk they are taking to insure you.

But there are steps you can take to reduce your risks, and as a result lower your premiums.

While you are already likely taking advantage of various premium discounts, you may not know about all of the discounts that insurers offer.

WHAT MAY QUALIFY FOR DISCOUNTS

- Anti-theft devices (car) or home security alarms
- Multiple policies discounts (if you have more than one policy with the same insurer)
- Defensive driving courses
- Good credit record
- Long-time customer
- More than one car
- Student drivers with good grades

WANT TO KNOW HOW TO QUALIFY FOR A DISCOUNT? CALL US TODAY!

Another way to reduce your auto premiums is to raise the deductible on your vehicle collision and comprehensive coverage.

2. Make a home inventory

The reason we purchase insurance is to help us recover, rebuild and replace after a loss.

The last year has seen high hurricane, tornado and wildfire activity, and flooding, all resulting in thousands of Americans losing their possessions and homes.

Keeping a comprehensive home inventory (and updating it annually) can help you replace your belongings after a loss, as accurate records will make it less likely that there will be a dispute between you and your insurer if you ever file a claim.

3. Identify and fix coverage gaps

One scenario you do not want to experience is filing a claim only to find out that your loss isn't covered under any of your policies.

We can work with you to try and eliminate those scenarios, but there are also times when your circumstances change. If you don't update your insurance policy accordingly, you might find yourself with a gap in coverage.

Pay attention to big-ticket items like jewelry and collectibles, which may not be fully covered under your policy. If this is the case, you may want to consider a "personal articles floater."

Similarly, you should look into flood insurance if you are not already covered. Flooding is not covered by a typical homeowner's policy and even if your mortgage provider does not require it, it doesn't mean you don't need it.

Contact us so we can find potential gaps in your coverage and discounts that may save you money this year. ❖

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Get Witness Information Like Names and Phone Numbers

Write down the specifics of the location as well, for example: "The southwest corner of Bank and Broad streets, about three car lengths before the mailbox."

3. Get witnesses' information

If there are witnesses, get their names, phone numbers and addresses. Some may be reluctant; be persistent within reason.

4. Exchange information

Exchange information with the other driver, including:

- Name
- Address
- Phone number
- Driver's license number
- Name of the other driver's insurer and their policy number
- License plate number

5. Get additional details

If the driver is not the person named on the insurance card, find out what the relationship is between them and the owner. Write down the policyholder's name, address and phone, as well.

Finally, write down a complete description of the other car, including year, make, model and color. ❖



Working from Home? Expand Coverage as You Grow

AS THE GIG economy grows, more and more people are opting to work from home, either to supplement their income from a full- or part-time job, as a freelancer, or to pursue operating a small business.

Unfortunately, your homeowner's or renter's insurance may not cover damage to your business assets. Sixty percent of home-based businesses lack adequate business insurance, according to the Independent Insurance Agents & Brokers of America, based in Alexandria, VA.

If you are running a small business or working freelance from home, and if the loss of machinery, tools, data or IT equipment would seriously impair your ability to make money, you want to make sure you have the right coverage.

To safeguard your data, equipment and operations, you may want to follow these tips:

Check your insurance

If you are running a home-based business or need more protection for business property that is in your home, you may want to consider purchasing additional coverage.

Depending on your needs, you may have a few options for protecting your business property.

Rider to a homeowner's or renter's policy

The most inexpensive home-based business insurance is an add-on or rider that expands a homeowner's or renter's policy to cover the company.

The cost of such a rider is minimal – often a few hundred dollars per year – but it generally provides about \$2,500 of additional coverage. This type of insurance may be appropriate for a one-person business without a lot of valuable equipment

or many business-related visitors, and unlikely to suffer a major loss if unable to operate for a while as a result of fire or other disaster.

In-home business policy

An in-home policy covers a broader spectrum of contingencies, including loss of critical documents or theft of funds being taken to the bank for deposit. Such a business policy, issued by a home insurer or a specialty firm, usually is a plan against injury or theft covering as many as three employees.

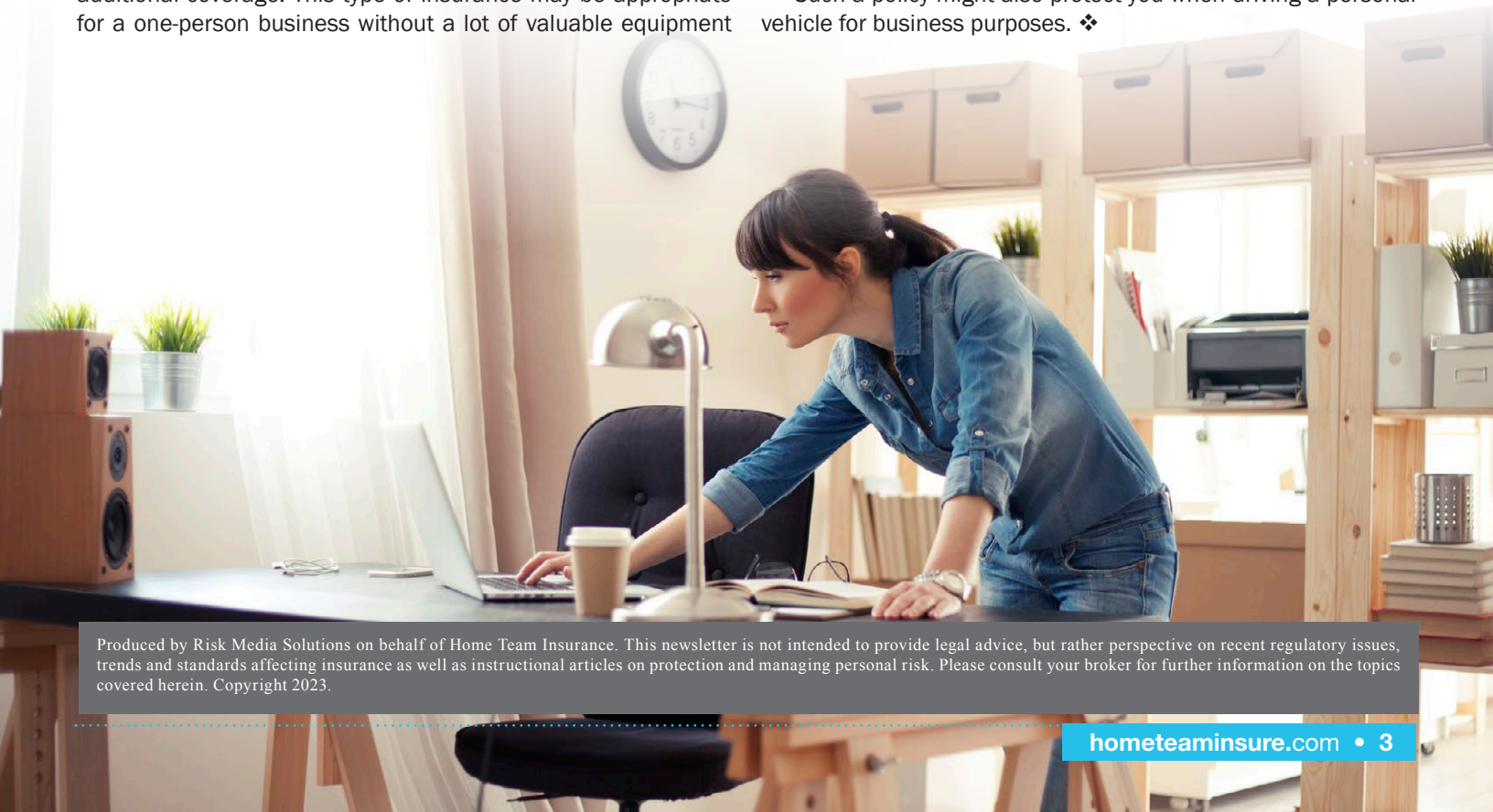
You may be able to buy additional coverage to increase the protection your homeowner's insurance policy provides for business supplies. Some insurers may allow you to increase the limit up to \$10,000. Adding this coverage may help cover inventory, such as cosmetics or kitchen supplies, temporarily stored in your home as you're preparing to sell it or deliver it to customers.

Business owner's policy

Entrepreneurs who need more than \$10,000 of coverage should pay for a business owner's policy. This comprehensive policy is the most common policy for small business and covers:

- Damage to or loss of business equipment and other assets
- Liability for customer injuries
- Loss of critical records
- Malpractice or professional liability claims, and
- Loss of income or a business interruption in the case of a power outage or a natural disaster.

Such a policy might also protect you when driving a personal vehicle for business purposes. ❖





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Preventing Drunk Driving During the Holidays

THE HOLIDAY season is fast approaching and with it comes a surge in drunk driving as many festivities include alcohol consumption for many Americans.

Studies have found that traffic fatalities do tend to spike around Christmas, New Year's Eve and Fourth of July. The tragedy is that drunk-driving incidents are preventable — with a little bit of planning, due diligence and assertiveness on the part of responsible people.

Alcohol-related incidents don't just affect traffic accident victims. Party hosts have been held legally liable for drunk-driving incidents that occur after intoxicated individuals leave their homes.

You are particularly at legal risk if the drinkers at your party are underage, or if you recklessly or negligently continue to serve alcohol to individuals who are clearly intoxicated.

For party hosts

- Don't make the booze the main attraction. There are lots of ways to set up the party. The wet bar or keg doesn't have to be the first thing people see when they walk into your soiree.
- Make sure there are plenty of non-alcoholic drinks available.
- Use small cups.
- Feed people. Food takes the edge off of intoxication. If nothing else, order pizzas.
- Avoid snacks that are too salty. Salt makes people drink more.
- Have a 'key collection point.' Toward the end of the party,

station yourself by the keys. This will force all your guests to check in with you before they leave.

- Take the punchbowl or other alcohol away one or two hours before the party ends.
- Don't serve alcohol to people who are already visibly drunk.
- Plan to have people sleep overnight.
- Consider renting a van for the night and providing a safe ride home for your guests yourself.
- Have a caterer run the bar, and allow people to buy their own drinks, rather than host it yourself. This provides a layer of liability insulation between you and any damage your inebriated guest may cause. You will also have a sober and professional bartender available to politely decline selling the drink and offer a soda instead.
- Consider a dry party.

For partygoers

- Agree ahead of time on who will be driving. That individual should abstain from drinking throughout the night, ideally.
- Download the *SaferRideNow* app, which gives you access to professional and vetted personal drivers to drive your car home for you. With the tap of a button have a professional driver get you and your car to your destination safely. It's available for both Android and Apple phones.
- Call a taxi.
- Consider a ride-sharing service like Lyft or Uber to take you to and from the party. Or use the service if you are too impaired to drive home. ❖