

Insights and Updates

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Dodging home construction and repair work liability

If you hire a contractor to perform work on your home, there is no need for you to purchase a workers' compensation policy to protect the contractor's employees. However, in order to obtain a building permit, the contractor will need to show proof that his or her employees are covered. These covered employees receive benefits regardless of whether the employer is at fault in causing the injury, and cannot sue the employer if determined to be at fault for the injury.

Suppose you or a family member is negligent in injuring one of the contractor's employees (e.g., bumping into a ladder the employee is standing on). Since you are not the employer,

you or a family member could be sued by the injured employee. Fortunately, the liability coverage of your homeowners policy will defend and pay any damages awarded up to your policy limit.

Certain sections of the Labor Law impose strict liability (i.e., negligence is not required) upon property owners and general contractors for workers injured under certain conditions (e.g., a fall from a height). Fortunately, the law exempts "owners of one- and two-family dwellings who contract for, but do not direct or control the work." So, if you want to avoid this strict liability, you will want to leave control of the work in the hands of a capable contractor.

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Before you start any construction project in or around your home, give our agency a call. We can discuss it with you and make sure you have the insurance coverages you need.



Five rules for automobile drivers sharing roads with trucks

Certainly, some people are nervous driving around trucks on the road. But if you know how to drive safely around trucks, it might ease your nerves a bit.

No. 1: Never pass on the right, and pass quickly. When passing a truck, make sure you do so quickly because trucks have large blind spots on both sides; as a rule of thumb, if you can't see the drivers, they can't see you. Also, be sure you always pass a truck in the left lane of a highway. The right side of the truck has a larger blind spot, which increases the risk of an accident.

No. 2: Never cut them off. When passing or merging in front of a truck, make sure the driver can see you move in front of the truck. If you get in front of the truck and are too close (like when you pass a car), the driver

will not know you are there because he or she won't be able to see you over the front of the cab.

No. 3: Don't tailgate. Since there are no back windows on a truck, truck drivers don't know you are behind them—so leave extra room when driving behind a truck. Another reason to leave extra space is if another car cuts off a truck and the driver tries to stop quickly, you will have more time to react to avoid hitting the truck.

No. 4: Stay alert and anticipate. Even highways have hills, and while most cars can maintain speed going up them, trucks can't. Anticipate their slow-down to avoid the need to slam on your brakes or cut sharply into the passing lane, both of which can cause accidents with other motorists.

No. 5: Cut them some slack. Merging or changing lanes and turning can be difficult for trucks, so don't try to push past trucks trying to change lanes or merge. Instead, slow down and let them in; flash your lights to let them know you are leaving them room to move over. Also, don't try to undercut trucks trying to turn as they have a wider turn radius compared to other automobiles.

Even if you follow all the rules of the road and keep all these tips in mind when you are driving around trucks, accidents can happen. Give us a call today. We can review your automobile policy now to make sure you have the necessary coverage in the event that you are involved in an automobile accident later.





Unwanted foliage

Leaf peepers take long car rides to enjoy the changing seasons with the changing of the leaves—this foliage is enjoyed by people during peak weeks each fall. Trees also can enhance the natural beauty of your property while providing shade and privacy. These types of foliage are wanted, but what is the best way to handle unwanted foliage (i.e., the foliage that can cause damage to your property)?

Most standard homeowners policies won't cover damage to a property that is not sudden or accidental. So, unless the damage is caused by a windstorm, it is a good idea to inspect and care for your trees frequently to make sure they aren't diseased or dying—and that they aren't growing in a way that will cause damage to your house or your neighbor's property. For example, if you notice your neighbor's tree starting to grow over your roof, you should trim it back before it damages your shingles or gutter. You have the right to trim branches and limbs that

extend past the property line. If you don't and the tree causes damage, the claim may be denied because the damage was foreseeable and you didn't keep up with your property's maintenance.

“If you notice your neighbor's tree starting to grow over your roof, you should trim it back before it damages your shingles or gutter.”

Additionally, if trees grow through your house's foundation or through sewer lines, these types of incidents are considered to be maintenance issues and would not be covered by a standard homeowners policy.

These are some examples of what is not covered by a standard homeowners policy. However, if there is a storm (but not a flood), your homeowners policy

will cover costs for removal of debris (subject to specified limits) when covered property is damaged. This includes the removal of trees that fall on covered structures, but this coverage for trees usually is limited to \$1,000 for a single storm. When trees, shrubs and gardens are damaged or destroyed by a windstorm, there is no coverage in your homeowners policy. Neither will flood damage to this property be covered by a flood policy.

Do you have questions about how to make sure you have the right insurance coverage should your trees cause damage to your or another person's property? Give our agency a call. We'll be happy to review your homeowners policy, explain how it may respond during a claim and discuss any additional coverages that you might need.



10 tips to prevent chimney fires



As the weather cools down, it is tempting to light a fire for ambience, warmth and roasting marshmallows. If you have a fireplace, here are some tips to avoid costly fire-related homeowners claims:

1. Have your chimney inspected and cleaned once a year by a CSIA Certified Chimney Sweep®.
2. Keep an eye on the smoke. If it appears dense, have an inspector come check the chimney.
3. Listen for popping and crackling in the chimney. Call an inspector if you hear these sounds.
4. Watch for build-up of creosote—a brown or black residue that can lead to chimney build up. A build-up of creosote means another call to your chimney inspector.
5. Hardwoods like maple, oak, ash or birch have a slow burn rate and leave less creosote, which means you can burn less wood and reduce the residue in your chimney.
6. Stick with dry wood that produces less smoke and leaves less residue in your chimney.
7. Install a stainless steel liner that can withstand high temperatures and help keep embers contained inside the fireplace.
8. Do not use paper or combustible liquids in your home fireplace.
9. To keep unwanted elements from coming down the chimney, install a chimney cap.
10. When a fire is burning, keep glass doors and the fireplace damper open to ensure a good air supply. Good air supply is a key to prevent a buildup of creosote.

If you have questions about how your homeowners insurance policy would respond if you have a fire in your home, give us a call. We can review your policy with you and offer suggestions that may help.

News from our agency

Decisions, decisions...

Almost everybody needs guidance when it comes to decisions in life. There are many factors to consider. Decisions lead to change, and change affects many aspects of your life. One of the most overlooked changes that can happen is changes to your insurance policies.

Did you do any renovations to your home this summer? Is your child heading off to college? Are you planning to host holiday parties this year? It's important to stay up to speed on all of your recent changes because all of these events could trigger a change in your insurance policies.

We want to make sure that you're covered no matter what decisions you make in life. Give us a call so we can talk about if you're getting the right insurance coverage.

