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Personal Lines inSights

Home

How Fall Maintenance Can Help Prevent Costly Winter Issues

For homeowners, fall can bring complicated conditions and seasonal responsibilities. Without conducting appropriate maintenance or planning for the colder months ahead, slight issues could become major problems with expensive consequences. Be mindful of several key homeowner responsibilities:

1. **Clear gutters and downspouts.** Leaves, twigs and other debris can clog your home's drainage systems. Trapped water may freeze and inflict significant damage on your siding and foundation.
2. **Make roof repairs.** Fall and winter weather can pummel your home, and your roof may be particularly exposed. Check for signs of leaks, loose shingles and other issues, and make repairs as soon as possible.
3. **Change furnace filters.** As temperatures drop, you'll likely start using your furnace more often. Replace filters and inspect the furnace itself to ensure that the system is ready for winter.
4. **Inspect trees.** Walk along the outside of your property and identify any potentially problematic trees or branches that might give way under the weight of snow and ice.
5. **Protect plumbing.** Insulate pipes in areas that may be exposed to colder temperatures, shut off exterior water valves and drain outdoor spigots.

Many issues that may come up during the colder months of the year may be considered maintenance issues by home insurers. For example, while a sudden burst pipe could be covered, your claim could be denied if your carrier determines that you failed to take appropriate steps to prevent the problem.

Contact our team today to learn more about how your home insurance may or may not apply to fall- and winter-related incidents.

Auto

Driving at Dusk? Here's How to Stay Safe

As the days get shorter and the sun sets earlier, many drivers may need to adjust to their newly darkened commutes. Whether you're coming home after a long day of work or running errands, taking appropriate precautions while behind the wheel can be particularly important around dusk. Be mindful of these safety tips:

- Keep your windshield and windows as clean as possible, as streaks and smudges may enhance glare from other vehicles' headlights.
- Only use your high beams when there are no cars approaching or driving ahead of you.
- Reduce speeds and increase the distance you leave between your vehicle and others in front of you.
- Constantly scan the sides of the road for wildlife. Many animals, such as deer, become more active at dawn and dusk, especially during the fall.
- Dim your dashboard and turn off other sources of light inside your vehicle, as they can make it more difficult to see clearly in the darkness.

For more vehicle safety resources, contact us today.

Life

Can I Get Insurance for Identity Theft?

October is Cybersecurity Awareness Month, which aims to educate people about the dangers of cybercriminals. Identity theft can be a particularly problematic consequence of insufficient cybersecurity practices, potentially incurring costly losses and causing significant stress.

Fortunately, many insurance carriers recognize the potential harm of identity theft and offer coverage for these situations. Specifically, identity theft endorsements may be available as additions to many homeowners and renters insurance policies. Additionally, financial institutions, credit card companies and standalone identity protection services may offer coverage.

Investing in suitable identity theft protection can provide critical resources in the aftermath of an incident. Specifically, coverage may help pay or reimburse you for legal costs and notary fees related to reclaiming your identity. If having to deal with identity theft also causes you to incur additional bills, such as for childcare, or forces you to miss work, your insurance may provide compensation.

In addition to reimbursing you for losses and expenses caused by identity theft, many insurance plans also include protection services, such as credit and fraud monitoring. Cybersecurity tools, such as virtual private networks, password managers and ransomware protection, may also be available.

Contact Connor & Gallagher OneSource today to learn more about identity theft coverage options and cybersecurity resources.