

# Insights & Updates

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## If a tree falls...

You know the conundrum about trees falling in the forest. Have you heard the one about trees falling on the house? No doubt, that falling tree will be heard and so will the screams. The next thing that will be heard is the phone call to the insurance company.

The most common reason a tree falls is due to a windstorm, and that is a covered peril under the standard homeowners policy. This means the damage to the dwelling caused by the tree is covered and the cost to remove the tree is covered.

However, the maximum amount paid for the removal of any one tree usually is \$500 (though this can change with different insurers), regardless of who owns the tree—you or your neighbor. Additionally, coverage is extended for debris removal to situations in which a fallen tree blocks a driveway or ramp for assisting a handicapped person, even when a covered structure is not damaged. The policy deductible will be applied to the loss payment. Now, here is a scary thought: If more than one tree falls

on your house, the most the HO policy will pay is \$1,000 to remove all of the trees felled by the same event.

Additionally, if it is your neighbor's tree that falls on your property, you won't be able to recover from the neighbor without proving the neighbor was negligent in their maintenance of the tree (e.g., of the owner of the tree was aware that it was dying, diseased or unstable). Under New Jersey law, "The rule of nonliability for natural conditions of land is premised on the fact that it is unfair to impose liability upon a property owner for hazardous conditions of his land which he did nothing to bring about just because he happens to live there," [Scannavino v. Walsh, 445 N.J. Super. 162, 136 A.3d 948 (N.J. Super A.D. 2016)].

Have more questions about how your homeowners policy will cover you if a tree falls on your property? Give our agency a call today.



# Car features ‘nag’ for your safety

Cars with blind-spot monitoring have a crash involvement rate that is **14% lower** than the same models without such equipment.

**In 2015,** if every vehicle in the U.S. had blind-spot monitoring, 50,000 crashes and 16,000 injuries may have been prevented.

**Did you know** that the earliest braking systems applied braking pressure only to the rear wheels?



Once upon a time, the air bag was the pinnacle of car safety. Today, new cars feature advanced driver-assistance systems, which allow the car to apply the brakes before a collision, to steer around obstacles or to alert drivers about hazards in their blind spots.

However, these safety features will help you only if you keep them enabled. According to J.D. Power’s 2019 U.S. Tech Experience Index Study, some consumers turned off certain safety features because they found them “annoying or bothersome.” Among the more disliked features were systems designed to keep drivers in their proper lane. The study found that 23% of drivers with those systems complained that the alerts were annoying (conversely, 21% of drivers with those systems, who responded to the study, didn’t consider them “annoying or bothersome”). Additionally, 61% of the respondents said they disabled the systems sometimes.

## Insurance considerations

Unlike other car safety features—advanced driver-assistance systems do not qualify for insurance premium

discounts from most insurance companies (yet)—although some companies apply discounts for cars with automatic emergency braking—when a car brakes automatically to avoid a crash.

Why? New technology costs more money, especially if it needs to be replaced or repaired, so your car insurance premium may increase. But, this shouldn’t stop you from considering a car with these safety features because they may help you avoid an accident, which will lessen the chance that your premiums will go up afterward.

While advanced driver-assistance systems do not offer many opportunities for insurance discounts right now, many car insurance companies give premium discounts for other safety features—the most common is for anti-lock brakes, air bags, daytime running lights, electronic stability control and automatic seat belts. If you have a new car—or are considering buying a new car with advanced safety features—give our agency a call, we’ll help you get the discounts for which you may qualify.



# Tips to prevent roommate theft



If you have a roommate, you may be a student, a young professional, or just plain trying to save money. Some people have close friendships with their roommates, while others keep their relationships simple: just roommates. If you don't have a close, trusting relationship with the person with whom you live, then perhaps it would be wise to consider these tips to prevent your valuables from being stolen:

1. Before moving in with your roommate, have a conversation with them about boundaries. Are there things you don't feel comfortable sharing with or lending to your roommate? Now is the time to draw these lines in the sand.
2. Keep your valuable items—your cell phone, your computer, your jewelry, to name a few—in a safe place. Don't leave them lying around in common spaces like the kitchen, living room or bathroom. You might also consider having your most valuable items engraved, clearly making those items one-of-a-kind

and easily identifiable.

3. If you don't share a bedroom with your roommate, install a lock accessible only with a key to your bedroom door. This will prevent your roommate from getting inside, as well as any house guests he or she might invite over.
4. Keep your personal spaces tidy—if your room is messy, it could be difficult to locate your valuable items. If something is missing, you'll notice quicker. And, on the

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off chance you simply couldn't find whatever's missing and it turns up, you could avoid an uncomfortable interaction in which you accused your roommate of theft, when he or she did no such thing.

5. Invest in a safe and/or a camera to add extra security.

6. Be mindful of what you post on social media—a new laptop might be exciting news, but some people do not need to know what types of valuables you are keeping in your bedroom.
7. Store things elsewhere: at a friend's house, with family—anyone you would trust to look after anything you'd want protected.
8. Invest in homeowners or renter's insurance. These policies can help reimburse your stolen goods should

your roommate commit theft against you—as long as they are not named on your policy.

Having a roommate is a great way to save money and common

among young professionals. However, it's important to protect yourself in the event your roommate is less than trustworthy. Give our office a call today to talk about your homeowners or renter's policy to make sure you are covered.



## Diffusing electrical fires

Electrical fires are one of the most common causes of structure fires. It's important to be prepared. Follow these tips to prevent an electrical fire in your home, and to diffuse the fire if one breaks out:

1. Make sure that there aren't too many appliances plugged into one outlet. This includes chargers, lamps, computers, TVs, toasters, refrigerators, etc. Too many appliances plugged into the same outlet at once can cause a spark.
2. Be mindful of what you keep near your outlets. Materials like paper, fabric, curtains, and clothes can easily ignite if your outlet sparks.
3. Keep smaller appliances unplugged when not in use. Don't leave larger appliances (washing machines, dryers, etc.) running overnight or while you're away from home.
4. Check all outlets for burn marks and listen for buzzing or crackling sounds.
5. Keep a smoke detector on all floors of your home; test them regularly. Keep a Type C fire extinguisher, as well. Type C fire extinguishers are used to put out Class C fires—fires energized by electricity. Check your extinguisher regularly to ensure it's not expired.
6. If an electrical fire does break out, do not douse it with water. Water conducts electricity and dumping water on a power source can shock you severely, and could make the fire worse.
7. First, if you can, safely unplug the power source and call the fire department—even if it's a small fire.
8. For a small fire, try using baking soda to smother the flames. Baking soda is the same substance used in Type C fire extinguishers. You could also try using a small blanket to smother the flames, but you risk catching the blanket on fire, too.
9. For larger fires, you can use your Type C fire extinguisher. If the fire is too big to diffuse on your own, leave it to the experts and go outside immediately.
10. Don't panic.

Give us a call if an electrical fire breaks out in your home, and we'll help you file a claim. Don't have a fire to report? That's OK. Give us a call anyway and we'll make sure your homeowners policy has you covered in case you ever do have a run-in with an electrical fire.

## News from our agency

### We won't let you down

We realize that the COVID-19 pandemic has changed your business drastically. We want you to know that not *everything* has changed. We are and always will be right here for you to guide you when things get hard. Let's talk about your current insurance coverages or discuss additional coverages you may need for your property.

Give us a phone call or send us an email, any time. You are essential to us.

