

July 2014

Have a great summer!

Water Damage?

Do you have coverage?

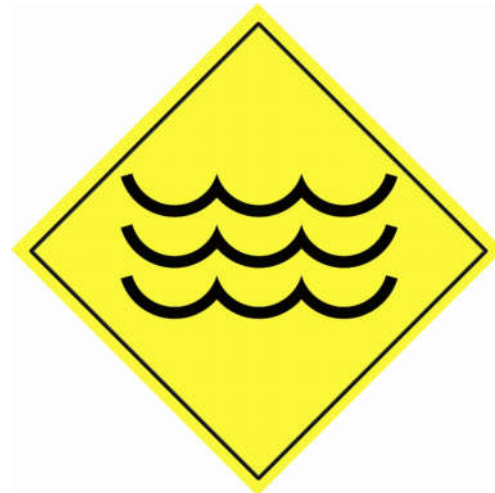
With the large amount of rain we have received, many people have discovered water in their basement and find themselves asking...Do we have coverage?

Water or Sewer Backup Coverage:

Water or Sewer Backup Coverage provides coverage in the event that water backs-up through sewers, drains, pipes, or a sump pump.

This endorsement can be added to your policy and provides reimbursement to clean up and replace your damaged property up to the coverage limit purchased and minus the deductible.

Sewer backup is a nasty problem that has become more prevalent as our sewer lines can sometimes be over a century old. Sewer backup doesn't just damage your flooring, walls and possessions. It also damages wiring and electricity. A homeowners policy without an endorsement typically doesn't cover sewer backup, so it's wise to purchase an endorsement, which can cost as little as \$40 to \$50 a year (depending on limit chosen and age of your home).



Flood Policy:

The Water or Sewer Backup Endorsement is NOT the same as a Flood Policy. A Flood policy is a separate policy that is run through the Federal Government and covers flooding that is caused by rain and ground water seeping into your home through the foundation.

Call today to find out more about these types of coverage!

Source: Inside Insurance Newsletter from Ohio PIA, Fall 2013, Risks homeowners policies don't cover, page 2.



Don't text while driving!

Family Pool Safety

from **The Hanover**

Outline the importance of pool safety for babysitters and other guardians.

Have family rules for your pool, ensure everyone knows them, and restate them often.

Keep children away from the filter inlet, which can be hazardous to young children by drawing them underwater!

Teach your children to swim and encourage them to wear protective flotation devices, but never rely solely on flotation devices or swimming lessons to protect your child.

Install fencing to keep people out of the pool area without your knowledge.

Most communities require fencing at least four feet high around all sides of the pool. Determine specific regulations for your area.

Evacuate the pool in the rain or an electrical storm.

DON'T

DON'T: swim alone

DON'T: leave children unattended, even for a minute, in or near the pool area for any reason. 70% of drowning victims were out of sight for less than five minutes.

DON'T: allow adults who have been drinking alcohol into the pool area. Alcohol and swimming don't mix.

DON'T: allow glass or sharp, breakable items in the pool area.

DON'T: allow running, diving, pushing or dunking in your pool.

Pool Safety Checklist

Have a cell phone in the pool area and post 9-1-1 and other emergency numbers nearby. **9-1-1**

Collect all toys from the pool at end of each day so that children don't wander after them.

Make sure at least one adult supervisor in the pool area knows CPR.

Remove vegetation, tables, chairs and toys so that children cannot move next to a fence to climb into a pool area.

When leaving the pool area, make sure all gates, safety covers and alarms are working properly.

This material is provided for informational purposes only and does not purport to address every possible legal obligation, hazard, risk, or restriction. Best practice may vary according to your state.

The Hanover Insurance Group

[Click here to enlarge.](#)

Ridesharing

What is it? What do you need to know before participating.

With Ridesharing on the rise across the nation, it is important to consult with your insurance agent before taking part.

What is ridesharing?

Ridesharing involves vehicle owners transporting passengers in their own cars for a "donation." Drivers sign up with a service called a Transportation Networking Company (TNC) that charges a fee to connect passengers with drivers online or via a smartphone app. Passengers arrange rides and pay with a credit card via the TNC's app. Well known TNCs include Uber and Lyft. Currently, ridesharing services are offered in Cincinnati, Cleveland, Columbus and Toledo.



What is vehicle sharing?

In another service called vehicle sharing, car owners rent their cars to others when not in use. The insurance issues caused by vehicle sharing are very similar to that of ridesharing, and the exposures for insurers are so significant that the ISO issued a new exclusion

endorsement in Oct. 2013 (see Ted Kinney's analysis).

Insurance issues for rideshare drivers

The idea of earning extra income by renting a car or giving others a ride seems harmless and is enticing to those looking for flexible hours, but there are insurance implications that can have serious financial consequences.

Specifically, ridesharing and vehicle sharing services are not covered by traditional personal auto insurance policies. Most policies have exclusions that apply when using a vehicle to transport people or property for a fee. Perhaps the only option is for drivers to purchase commercial insurance for this exposure at a cost of thousands of dollars a year, but that's not a viable option for the average insured.

[Full Article Here.](#)

Also see:

- [Ted Kinney's analysis: Ride sharing, transportation services and insurance](#)
- [Ohio Department of Insurance Consumer Alert: Transportation Networking Companies](#)



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