



Damage From Faulty Roof Not Covered

Determining what is and isn't covered

Upon buying a home for which the inspection showed signs of roof deterioration, the new homeowner immediately had the roof replaced. Several months later, after a heavy rain, water damage was noticed on the ceiling and wall. Further inspection revealed additional damage to silk drapery and a side chair that also had a silk covering.

The homeowner contacted his agent who requested the company have an adjuster meet with the policyholder and inspect the damage. After inspection by the adjuster, a contractor and the homeowner, it was determined that the damage was the result of the roofer improperly installing the flashing around the brick chimney. There was no damage found from any other source.

Determining what is and isn't covered requires some review. The house was insured on an HO-3 special perils coverage form, a commonly used policy. Under this policy, the structure itself is insured for all perils subject to policy exclusions, but the contents are covered for the named perils listed in the policy.

It is not the purpose of the homeowner policy to respond to damage that should rightly be the responsibility of the craftsman. In this case, the homeowner had to contact the roofer to seek restitution. When the homeowner and roofer entered into a contract to install the new roof, there was an implied, and perhaps written, warranty that the work would be done in a skillful and professional manner.

Subject to underwriting review you may be able to add a special perils contents endorsement to your policy, which in this case would have covered the damaged contents. Give us a call if you have any questions.

Knowing the cause of the loss, the agent searched for coverage and found the following:

1. Damage to the interior ceiling and wallpaper were covered since these items were part of the structure, which was insured for all perils subject to exclusions.
2. The contents damage was not covered because contents coverage is subject to the named perils listed in the policy, and none applied. For coverage to apply for rain damage to contents, there must first be damage to the structure's exterior.
3. The roof flashing repair was not covered because faulty workmanship and repair are both excluded causes of loss.

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Child Booster Seats

The Institute for Highway Safety has provided a method to take much of the guesswork out of selecting the proper booster seat for your child. Seat belts are designed with adults in mind - so a child booster seat is an absolute necessity, and extra care needs to be taken when securing young children.

Children usually resist wearing a seatbelt because it is uncomfortable. Boosters elevate children so that the safety belts installed in vehicles by manufacturers will fit the child better. The booster seat allows the lap belt to fit properly over the child's thighs and not their abdomen. The shoulder belt should fit across the middle of the child's shoulder. Not only will the belt be more comfortable, it will provide maximum protection in a crash.

The institute's researchers used a specially designed test dummy configured as a 6-year-old child. The researchers determined the effectiveness of how a 3-point lap and shoulder belt fit the dummy under a range of configurations representing many different automobile models. Based on a range of scores, a booster seat rating was assigned to each seat.



Consumer Advice

Protecting your appliances

Your appliances will eventually wear out, but you don't have to speed up the process. Abuse and neglect are leading culprits resulting in the breakdown of household appliances. Here are some experts' suggestions that will hopefully allow you to extend the life of your favorite appliances.

1. To keep your dishwasher in tip-top condition, use a lime remover once a month.
2. Overloading your washing machine will create additional wear and tear on certain parts, such as bearings and suspension, causing premature failure and forcing you to call the repairman.
3. Any build-up of lint and fluff in the filter dramatically reduces the airflow, so your dryer has to work harder to dry your clothes, leading to increased running costs and possible premature failure. Clean the lint trap after every load and clean out your vent at least every six months. Clogged dryer vents have been found to be the cause of many home fires.
4. The most expensive part in your refrigerator is the compressor. To keep the compressor from working too hard, leading to overheating and premature failure, use a vacuum to clean the air vents and condenser coil, which is usually located on the back or bottom of the unit.

Side-Impact Vehicle Tests

Side-impact crashes account for nearly 30 percent of all private passenger vehicle occupant deaths in the United States. Vehicle occupants in a side-impact crash are more vulnerable to injury and death because the sides of vehicles have only a small amount of material to absorb impact and protect occupants. Statistics show vehicles that have earned a good test rating for side-impact protection greatly reduce the risk of dying for drivers in real world crashes. The Insurance Institute for Highway Safety tests vehicles for front, rear, offset and side crashes to determine the safety of the vehicle's construction as it relates to passenger injury and cost to repair.

The driver of a vehicle with only a "marginal" side-impact safety rating was 49 percent less likely to die in a left side crash than a driver of a vehicle with a "poor rating." If the safety rating was ranked as "good," the driver was 70 percent less likely to die in a left-side crash. Studies of front-impact test crashes have shown very similar results with drivers of vehicles with good ratings being far safer in a frontal offset crash.

The government's National Highway Traffic Safety Administration also does side-impact tests, but a key difference is they use a lower profile barrier similar to a passenger vehicle. The Insurance Institute, on the other hand, uses a high profile barrier to simulate a crash involving a SUV. The government's test dummies are larger and replicate an average size male, while the Insurance Institute uses smaller female and child size dummies (their sitting height makes them more vulnerable to head injury from coming into contact with the front end of the striking vehicle).

By limiting the study to those vehicles with side airbags, the researchers were able to more clearly highlight the importance of vehicle structure design along with the use of side airbags. No vehicle without a head-protecting side-airbag has ever earned a "good" rating from the Institute in this type of crash.

For more information, go to the Insurance Institute's website at www.iihs.org, and the National Highway Traffic Safety Administration's website at www.nhtsa.gov.

Anti-lock Brake System

How it works

Have you ever been on slippery pavement and pressed down on your brake pedal only to feel it pulsate under your foot? What you probably experienced was your anti-lock brake system (ABS) at work.

The anti-lock brake system works like an automatic foot pressing and releasing the brakes. When you push down on your brake pedal, a sensor located at each wheel determines if that wheel is starting to skid, and tells the ABS computer to do its job. The ABS computer then receives a message from the wheel sensor that the wheel is starting to skid, and releases brake pressure on the skidding wheel. Brake pressure is reapplied until the wheel's sensor alerts the computer that the wheel is once again starting to skid.

When you are skidding, you have no control over your car's direction. The ABS system rapidly applies and releases brake pressure far more efficiently than can be done by the driver, therefore the driver is able to maintain better control over the vehicle.



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Red-light Cameras

Lowering traffic deaths

Intersection crashes tend to be very dangerous. This is due to drivers running red lights and impacting the side of another automobile – a place where the occupants are protected by a comparatively small amount of material to absorb the impact.

In a recent study of 14 cities with intersection cameras, researchers found that traffic deaths caused by running red lights had decreased 67 percent from 2001 to 2009. A control group with no intersection cameras yielded statistics showing fatality rates dropped by 14 percent during that same time period. This smaller drop in fatalities is attributed to the many safety advances found in newer automobiles.

While these figures probably do little to satisfy critics of intersection cameras, the statistics are significant. One of the main complaints citizens have involves dealing with private firms contracted by cities to provide these services.

Another argument is that the trade-off for avoiding t-bone accidents results in more rear-end crashes. While the researchers concede that there might be a slight increase in rear-end crashes, the likelihood of serious injury is far less than in a side-impact crash.



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The information in this newsletter is meant as a guideline only. There is nothing in this newsletter that alters the coverage or interpretation of any specific policy. Because some statements are generalizations, and because different companies' policies contain slight differences, please refer to your specific policy. Call our office before making any judgments or decisions concerning your particular situation and coverage that may, or may not, apply.