

perspective



FALL 2012

Is your property at risk for a landslide?

When you think “natural disaster,” windstorms, floods, and even wildfires likely come to mind. But another danger may be lurking right under your feet. Landslides cause more than \$1 billion in property damage every year in the United States. October marks the unofficial start of landslide season in the Northwest. Do you know how to minimize your risks? And if the worst does happen, do you understand what is and isn’t covered by your homeowners insurance?

Don’t fuel a landslide

While record-breaking rainstorms and rapid snowmelt often trigger landslides, manmade conditions can set the stage. To make slopes less vulnerable:

- Channel water from surface runoff, downspouts, and driveways AWAY from slopes and into storm drains or natural drainages.
- Maintain water and sewer lines to prevent leaks.
- Minimize irrigation on and above slopes.
- Don’t excavate dirt and rocks from the base of slopes.
- Don’t dump fill dirt at the top or sides of slopes.
- Plant groundcover with deep roots on slopes.
- Build retaining walls at the base of slopes.
- Don’t cut trees from the top or sides of slopes, unless there’s a clear danger.

We can help you find coverage

Like virtually all homeowners policies sold in the United States, your PEMCO policy generally excludes coverage for landslides. We can pay to repair your home only if the damage resulted from a covered loss.

You don’t have to go it alone, though. If you’re concerned about landslides, call us. We can help you find coverage (called a “Difference in Conditions” policy) through another company that specializes in that risk. Policies vary, but they typically offer all-in-one coverage for landslides, mudflows, earthquakes, and floods. Based on your risk (proximity to a cliff, the degree of slope on your property), you could expect to pay \$1,000 or more per year to cover a \$300,000 home. To learn more about a Difference in Conditions policy, call **1-800-GO-PEMCO** or contact your local PEMCO agent.

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When rubber meets road, rock meets windshield

Drive our Northwest roads long enough and – THWACK! – your windshield is bound to catch a flying rock. When that day comes, will you know whether to:

- Repair it immediately?
- Wait to see if it cracks?
- Turn it in to PEMCO?
- Cover repairs yourself?

Having handled thousands of cracked windshields over the years, some senior claims analysts weighed in with solid advice:

Repair, repair, repair. Waiting to fix a rock chip allows moisture and dirt to creep in and increases the risk your chip will stretch into an irreparable crack, particularly in freezing weather. Catching it early enough to repair is important because **repairing is almost always better than replacing.** When you repair a chip (rather than replace a cracked windshield) you preserve the windshield's original factory seal. And repairing always costs less than replacing.

You pay, PEMCO pays ... you decide. If you have comprehensive coverage on your policy, PEMCO pays to **repair windshield chips at no cost to you**, regardless of your deductible. If full replacement is needed,



Most rock-chip repairs take 30 minutes or less.

your deductible requirement kicks in. Some customers opt to handle glass issues on their own. With any insurer, even a minor claim has the potential to affect premium, especially if it's combined with unforeseen claims or traffic infractions down the line.

Regardless of who pays, you're always free to choose your own repair shop and, if you'd like a referral, PEMCO can help. Call **1-800-GO-PEMCO** and our glass specialist can recommend quality glass shops in your area. ■

From your Perspective

What should you do in situations when you can't pull onto the shoulder or make a safe lane change, and a tailgater looks like he's about to come through your rear window?

– John K., Seattle, Wash.

We posed your question to both the Washington State Patrol and Oregon State Police. Here's how they suggest you deal with aggressive drivers and tailgaters: Faithfully adhere to the "keep right except to pass" law to avoid putting yourself in potentially dangerous situations. Focus on maintaining safe travel in your lane without getting flustered or distracted by what's going on behind you. Don't attempt to tap on your brakes, gesture, or otherwise communicate with the aggressive driver. Once you reach a straight stretch with high visibility, turn on your hazard lights, move as far to the right as safely possible, and slow to allow the tailgater to pass. If you're concerned that the tailgater is dangerous, call 9-1-1 to report the driver when it's safe to do so. If possible, include the license plate number, location, direction of travel, and a description of the vehicle and driver.

Suggested by Steven E., a PEMCO customer since 1960

Home sellers required to provide carbon monoxide detectors

In a move to protect consumers from a silent killer, both Washington and Oregon now require* home sellers to equip homes with carbon monoxide detectors before the sale is finalized.

The new laws serve as a reminder to all of us: Make sure you have a working carbon monoxide detector near every sleeping area in your home.

To learn more about keeping your family safe from carbon monoxide poisoning, visit pemco.com's "Get More Perspective." ■

*Washington, RCW 19.27.530; Oregon, ORS 105.838.

ID theft: Your dumpster's more dangerous than your computer

Even as consumers grow savvier about protecting themselves from identity theft, misconceptions about the crime still abound. In a recent PEMCO Poll, we learned Northwesterners appear to fear sophisticated online hacking more than old-fashioned dumpster-diving when it comes to their vulnerability to identity theft. While only 13% of responders admitted they've yet to install or upgrade their computer's security software, 22% said they fail to shred sensitive documents before recycling. And 66% don't use a locking mailbox!

Their anxiety may be somewhat misplaced. With credit card fraud still ranking as the region's most common form of identity theft, they'd be better off balancing their online vigilance with four simple steps to physically keep their data out of an identity thief's hands:

Shred, shred, shred. Destroy paperwork containing personal information and receipts showing credit card numbers. Ditto for those preapproved credit offers you get in the mail.

Use only locking mailboxes to send payments or switch to online or automated payment plans.

Carry only essential cards and keep the rest safely stored at home.

Lock up personal information so roommates, housekeepers, valets, and others can't access it easily.

For more identity-theft prevention tips, visit pemco.com's "Get More Perspective." ■



Garage doors need maintenance, too

Your garage door is the largest – and potentially most dangerous – movable object in your house. PEMCO and the International Door Association remind you:

- **Don't ignore a malfunctioning door.** Call a qualified garage door technician at the first sign of trouble.
- **Don't attempt to repair or adjust your garage door yourself.** The springs are under high tension and can cause serious injury if they release unexpectedly.
- **Make annual professional inspections** and preventive maintenance (adjustment, lubrication, and replacing worn parts) part of your fall routine. A good way to remember: Set up your inspection the same time you schedule your furnace maintenance.

To learn more, visit garagedoorcare.com, sponsored by the International Door Association. ■

PEMCO HAS YOU COVERED

If your identity is compromised, you don't have to go it alone. As a PEMCO policyholder, you're automatically protected by PEMCO ID Smart™. It's a free, value-added service that gives you unlimited one-on-one access to an experienced specialist who will help you shut down an identity thief and guide you step-by-step in cleaning up any mess left behind. Just call 1-800-GO-PEMCO 24 hours a day.

PEMCO ID Smart™ is powered by Identity Theft 911®, the nation's leader in identity management and fraud education.

Suggest an article

Is there an insurance topic you'd like us to cover in Perspective? Whether it's something you'd simply like to know more about or a consumer tip for fellow readers, we'd love to consider it for a future issue! Please email your ideas to perspective@pemco.com.

Landslide risk (continued)

Tipoffs to trouble

Don't ignore these warning signs of soil instability:

- Arc-shaped cracks in the ground
- Leaning trees, fence posts, or utility poles
- Trees with bent trunks at the base (indicating the tree has adjusted its growth to remain upright on slowly shifting soil)
- Large open cracks in retaining walls, driveways, and sidewalks
- Sagging decks
- Doors or windows that stick or jam
- Cracks in plaster or tile
- Concrete stairs pulling away from the building
- Bulging ground at the base of a slope.

A geotechnical engineer or qualified engineering geologist can help you assess the likelihood of a damaging slide. For help in finding an expert, contact the State Department of Ecology or your local extension office or public works department. ■

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Could your GPS put you at risk for a crash?

You'd never text and drive. Or apply mascara, shave, or slurp cornflakes at 60 mph. But could the device you rely on to guide you safely to your destination – your GPS – put you at risk for a distracted-driving accident?

The experts at the National Highway Traffic Safety Administration (NHTSA) think so. And earlier this year, they asked automakers to voluntarily do something about it.

NHTSA worries that some GPS features, like those dynamic, continuously moving maps, take drivers' eyes off the road too long. NHTSA says fixed maps (that update occasionally) or voice-only cues make a safer choice when the car is moving.

No matter how manufacturers respond, you can set up automotive-gadgetry guidelines for your own family. **We'd start with these:**

- Know your destination and the basic route before departing
- Never tap in addresses while the car is moving
- Adjust settings and volume *before* you leave home
- Don't rely solely on GPS. Heed seasonal warnings, closures, and construction advisories, and carry a backup paper map – just in case. ■



Prepare your car and home for winter

Prevent wintertime woes by following this 10-point checklist. Tear it off and post it in the garage, so you can refer to it year after year.

FOR YOUR CAR

- Check your antifreeze.** A 50:50 mixture of anti-freeze and water is best.
- Get your battery tested** if it's more than three years old. Clean corrosion from posts and cables.
- Lubricate your door and trunk locks** to keep them from freezing.
- Change your oil.** Dirty oil is thick, and cold temperatures make oil even thicker, further reducing its ability to circulate.
- Replace wiper blades.** They're only good for one year.
- Put an ice scraper** in the glove box.
- Consider switching to snow tires.** If you use studded tires on a front-wheel, four-wheel, or all-wheel drive vehicle, put them on all wheels to improve control.
- Always fuel up when the tank hits half-full.** That way, you won't run out of gas if you're ever caught in traffic during a slow, snowy commute.
- Don't reduce your tire pressure.** That won't help on ice and snow and actually interferes with steering control.
- Carry an emergency kit** that includes gloves, a blanket, warm clothes, nonperishable food and water, sand or cat litter (for traction if you get stuck), a flashlight, tire chains (and any tools needed), jumper cables, washer fluid, and matches to warm your key if the lock freezes.

FOR YOUR HOME

- Have your furnace and chimney professionally cleaned.**
- Clean gutters** to prevent ice damming, which can cause roof leaks or settling near the foundation.
- Disconnect garden hoses and cover outdoor faucets** with plastic foam hoods to prevent burst pipes.
- Drain underground sprinkler systems.** Most landscape companies will gladly put you on their annual "blow out" schedule.
- Check drains** at the bottom of driveways and exterior stairwells to make sure they're clear of debris and working properly.
- Beef up skimpy insulation** in basements, attics, and crawl spaces (taking care not to block vents). Wrap exposed pipes in unheated areas.
- Winterize your propane tank** by scheduling your annual Gas Appliance System (GAS) Check® and making sure the regulator vent is in the downward position to keep out moisture.

If you're leaving for an out-of-town vacation:

- Turn off the main water valve AND water heater** (essential to prevent steam explosion if the water's turned off). Leave the water on if you have an automatic fire sprinkler system.
- Unplug TVs, computers, and appliances** susceptible to lightning and power surges.
- Set your thermostat** no lower than 55 degrees to keep pipes from freezing. Open doors and cabinets to let warm air circulate. If you heat with oil or propane, make sure the tank is full.

Courtesy of PEMCO Mutual Insurance Co.



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