

## Insurance Observer Summer 2024



Ralph Guarasci



### Another Grandchild Takes the Wheel

Our granddaughter Cameron (left in photo), soon to be 18, got her driver's license about 18 months ago. Her younger sister Chloe, right in the photo, has her learning permit and will soon turn 16. It's hard to pin them down at the same time but I did for this interview. I started by asking Cameron about the advice she got during her learning period.

**Best:** Drive defensively  
**Worst :** Check mirrors every 3-5 seconds. Its distracting and far more often than necessary.

Children learn a lot from how their parents and older siblings drive. Here's what Chloe has observed.

**Dad:** Safe driver, stays close to the speed limit. No phone use. Stays back when turning left. Won't creep into the intersection, even to clear on red. Prefers to wait for the entire cycle to get a green arrow to turn.

**Mom:** Drives fast. Used to be bad on phone use but getting better. Will turn left on yellow. Trusts the oncoming traffic will stop at the light.

**Cameron:** Drives fast, 45 on Hard Rd when speed limit is 35. (Per Cameron, that's partly because Chloe is always running late for school) Doesn't follow the laws about limiting friends in the car. Doesn't eat in the car but drinks coffee and uses her phone for music.

Will the girls share a car? They responded in unison—no! Per Cameron, Chloe is too messy and leaves all kinds of junk in her car. Per Chloe, Cameron is too busy to share her car. Chloe expects to have her own car within 4 months of licensing.

When it comes to following distance, I reminded them both to keep 1 car length for every 10 mph. They both agreed that was too much, 2-3 car lengths was good enough.

Their mother tracks their whereabouts with a Life 360 app. Both girls accept it. Cameron doesn't like getting calls from mom when she's driving. They are mostly about slowing down.

Cameron warned Chloe about a dangerous intersection near their home. Its Hard Rd and Linworth Rd and the primary way into the neighborhood. There is another entrance but it takes quite a bit longer. I asked them both to consider it. Neither seems very interested.

Ice is the only road condition that concerns Cameron. She warned Chloe to make sure to defrost the windows on winter mornings. Too dangerous to drive through a small opening in the windshield. The hardest times for Cameron are the busy morning and evening hours. Some days her 3 mile drive to school takes 20 minutes. According to Cameron, Chloe will need to get up earlier and get ready faster.



## I Thought Copper Pipes Were the Best Until I Found Out About PEX

Our home was built in 1993. I thought the copper pipes would last 50 years. Imagine my surprise when they developed leaks barely halfway thru their expected life. Some leaks were just pinholes that leaked slowly. Others were larger and caused a steady spray. After fix after fix I decided to replace all the exposed piping in the basement.

My contractor suggested PEX instead of copper. He's using PEX in all his new projects. It's flexible and makes remodeling jobs easier. It costs less than copper and should not corrode like my old pipes. I gave him the green light. The project took 3 workers about 3 days. Hopefully the copper behind the walls in the rest of the house will hold up. If not, phase two will be to replace those lines as well.



## Water Leak in One Side of the House And My Wife Can Still Shower

Over the years I've had various water leaks. In some cases I could turn off the water at the source. A toilet for example. However, other leaks required the water be turned off at the main. That meant no water for the whole house. Plus an urgent call to a 24 hour plumber.

During a recent remodeling project, I asked the installer to put shutoff valves on the major lines. When there is a leak, I can shut off the water leading to that area. Then the rest of the house has water. The line in the above photo leads upstairs. Pull the handle down and the water flow to that area stops. Minor problem but not a crisis.

Managing water is my biggest headache as a homeowner. Someday, when I'm in the old folks home, it will be up to someone else to worry about.

## Windshield Damage Repairable



The windshield on my wife's car was damaged by a rock. I called our insurance company and was connected to Safelite. Since the damage was the size of a quarter, it was repairable. Full replacement, and payment of the \$500 deductible, was not necessary. According to the Safelite technician, chips smaller than a fifty cent piece repair well.

The damage occurred on a Saturday. The Safelite technician arrived on Monday. He cleaned the area around the chip before applying some type of epoxy resin. Then he hooked up a machine that finished the job—see photo. Upon completion I could still see the blemish. A few weeks later I was at a repair shop and asked the technician to look at the repair job. "I've had two chips repaired" he said, "the spot doesn't disappear. The repair just keeps it from getting worse".

# **40 Years of Frequently Asked Questions**

## **Do I Need Special Insurance for a Rental Car?**

I'm starting with the most frequently asked question. Renting a car is confusing and the agent at the rental counter doesn't make it any easier. Generally, a personal auto policy (and many business auto policies) already cover damage to a rental car. Foreign travel is an exception.

## **Is There Coverage If I Loan My Car?**

Your coverage will generally apply if you loan your car to someone else. "Loan your car, loan your insurance" is an axiom we hear in the industry. Another is "insurance follows the car, not the driver".

## **My Property Has Been Damaged, Can I Start the Clean Up?**

There isn't a need to wait for the insurance adjuster before starting the clean up and temporary repairs. For permanent repairs, best to wait until the claims adjuster has reviewed the damage.

## **If a Tree in My Yard Falls on a Neighboring Property, Am I Liable?**

Unless you knew the tree was dead or rotting, the owner of the tree is generally not liable for the damage caused if a storm blows it into the property next door.

## **My Company Has a Business Auto Policy. How do I Get a Driver Covered?**

Most business auto policies automatically cover employees that drive the company cars / trucks. It is not necessary to contact us for each new driver. You will be asked to provide a list prior to the annual renewal.

## **Will You Shop My Insurance?**

Yes, as an independent insurance agency we write for multiple companies. However, if possible, we prefer to help our customers develop long term relationships with an insurance company. Plus an insurance company that's low today may be high next year—and vice versa.

## **Will This Claim Make My Rates Increase?**

Every bit of activity on your account matters. Even claims that don't result in a payment can make a difference. It may not seem fair, but that's how it works.

## **Do I Need A Work Comp Policy for Employees Working Outside of Ohio?**

Certain states and certain activities (contracting for example) can give rise to a work comp policy in the state where the project takes place. We write out-of-state work comp policies for many of our Ohio based customers.

## **How Much Umbrella Coverage is Enough?**

Many of our personal customers have a \$1,000,000 umbrella. We're seeing them bump to \$2,000,000. A number of our personal customers now carry \$5,000,000. On the business side, we see umbrellas between \$2,000,000 - \$5,000,000. We have several business customers at \$10,000,000 and one customer at \$25,000,000.

## **Can You Approve a New Driver for My Business?**

The insurance industry is trying to get out of the approve / disapprove process when it comes to your new hires. The expectation is that businesses have their own methods and standards for obtaining Motor Vehicle Reports and evaluating drivers.





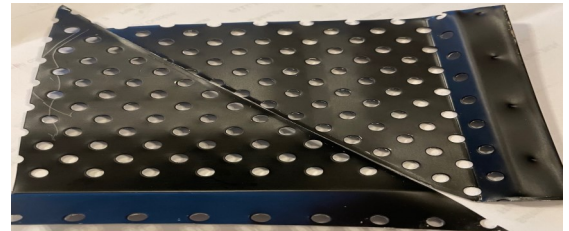
## Katie Watson Chairs Ohio Agents Association Board

If you were the mother of three active kids, owner of two dogs, and part-owner in an insurance agency, would you also want to chair an association of 1,400 independent insurance agencies? Katie Watson, our daughter and agency shareholder, said yes to the opportunity.

It's a prestigious position in our industry. Kate is likely the youngest woman to hold the post. Fortunately, she has a strong Executive Director that runs the day-to-day operations of the association. "Don't worry dad, it won't take much of my time" she said when I asked if she was sure about the position.

## Tree Debris Clogs Mesh Gutter Guards

I thought my gutter guard system was pretty good until this spring. Tree debris lodged into the mesh causing quite a mess (upper right photo). The gutter company said the only way to clean them was full removal followed by a laborious cleaning process. Per the technician, "why not reinstall something better instead of the old mesh?" It made sense to me so I contracted for the Shur Flo Gutter Guard product in the bottom right photo. The idea being that leaves, pine needles, and twigs stay on top of the panel. Dry leaves blow away in the wind.



## Why I Don't Like Condo Claims

Pictured is the ceiling of a residential condominium—at least what's left of it. The washing machine in the condo above leaked water between the units. The owner of the downstairs unit saw fresh wet spots on the ceiling. The property management company responded. "Better get the wet drywall out quickly, otherwise you will have mold".

Condo owners want to know who will pay for the damage. Few will want to use their own policy. There's a deductible to pay. Plus, nobody wants a claim on their record for something they didn't cause.

It's logical to wonder if the unit owner above is on the hook. Maybe. It will depend on the condo bylaws. Plus there may be laws governing the matter. It's also possible the condo association will cover the drywall. The claims adjuster has to conduct a review. That will take time.

Many condo associations are strict about prevention when it comes to water. Owners are to turn off the water when they are away. Condensate lines are to be cleaned twice per year. Some are requiring water shut-off sensors in each unit (at the owner's expense).



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