



Homeowners Issues

Winterize Your Home This Fall

FALL IS a special time of year, but as the season changes and the weather gets harsher, you'll want to make sure that your home can withstand whatever winter will throw at it this year.

Being prepared is key; There is nothing worse than finding out you have a roof leak or clogged rain gutters that collapse in heavy rain or snow. Fortunately, a little proactive maintenance now can save you from costly repairs, frustrating inconveniences and serious safety hazards down the road.

Use this checklist to prep your home for a safe and worry-free fall and winter.

Roof, gutters, downspouts

These are your home's first line of defense against the elements.

Clean the gutters: Gutters choked with fall leaves and debris can't do their job. When water backs up, it can seep under your roof, into your walls, and damage your foundation. Clogged gutters are a primary cause of dangerous ice dams in the winter. If you are uncomfortable being on a ladder, call a professional. Don't risk injuring yourself.

Check the roof: From the ground (or with binoculars), look for missing, cracked or curling shingles that could lead to leaks during fall rainstorms or winter snowmelt.

Secure downspouts: Ensure your downspouts are attached and directing water at least 6-10 feet away from the foundation to prevent water damage and basement flooding.

Service the heating system

Don't wait for the first freezing night to discover your furnace is on the fritz.

Schedule a tune-up: Have a certified HVAC technician inspect your furnace or boiler annually. This ensures it's running efficiently (saving you money on heating bills) and safely and checks for any potential carbon monoxide leaks.

Change the filter: A dirty filter restricts airflow, forcing the system to work harder. Replace your furnace filter to improve air quality and efficiency.

Seal leaks and drafts

On a breezy day, feel for drafts around window frames and door jambs.

If you detect any drafts, add new weatherstripping around doors and apply fresh caulk around windows and areas where pipes or wires enter the home. This simple step can significantly cut your heating costs.

Yard and exterior

Your yard needs to be put to bed for the winter too.

Trim trees: Inspect trees for dead or weak branches that could snap under the weight of ice or snow, potentially damaging your home, car or power lines.

Store summer gear: Store your lawnmower, grill and patio furniture to protect them from rust and winter damage. Drain fuel from gas-powered equipment before storing.

Fireplace and chimney care

Get a chimney sweep: Before your first fire of the season, have your chimney professionally inspected and cleaned.

Check the damper: Make sure the damper opens and closes properly to allow smoke to escape when the fireplace is in use and to prevent drafts when it's not. ❖


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DUI Offences

Medical Marijuana, Recreational Pot Laws and Driving

WITH CANNABIS legal in 40 states for medical use and 24 states for recreational use, many people may be confused about the legality of driving after using pot.

The truth is that no state that has legalized recreational marijuana or medical marijuana use permits people to drive under the influence. Just as alcohol is legal but driving drunk is not, the same holds true for marijuana in states where it is legal. But how do police determine if someone is driving under the influence of cannabis? It's not as straightforward as an alcohol-related DUI.

Standard of proof

Despite the increasingly legal use of cannabis in many states, police still don't have the equivalent of a reliable alcohol breathalyzer or blood test to determine intoxication on the spot.

There are urine and blood tests that detect the presence of THC (tetrahydrocannabinol), the active ingredient in cannabis, but since it can stay in your system for up to 30 days after consumption, those tests are unreliable.

However, police may still pursue blood testing that can determine the level of THC in the blood, with a higher level indicating recent use.

The results of the blood test would not be immediately known and typically are provided to the defense at the defendant's arraignment as part of the initial discovery packet. The blood test results would show the THC concentration in the defendant's blood sample. If the THC concentration is high, the prosecution will use this as additional evidence of the driver's level of impairment.

However, because of the lack of ability to define "legal limit" with marijuana and guidelines as to what level of THC in the bloodstream

leads to impairment, most convictions are based on using police observations of "intoxication" and some type of test.

That's why police will need to show a "substantial" or "significant" effect from the substance ingested. Evidence of impairment usually comes from the arresting officer's observations of things like:

- Failing a field sobriety test,
- Slurred speech,
- Unusual behavior, and
- Bad driving.

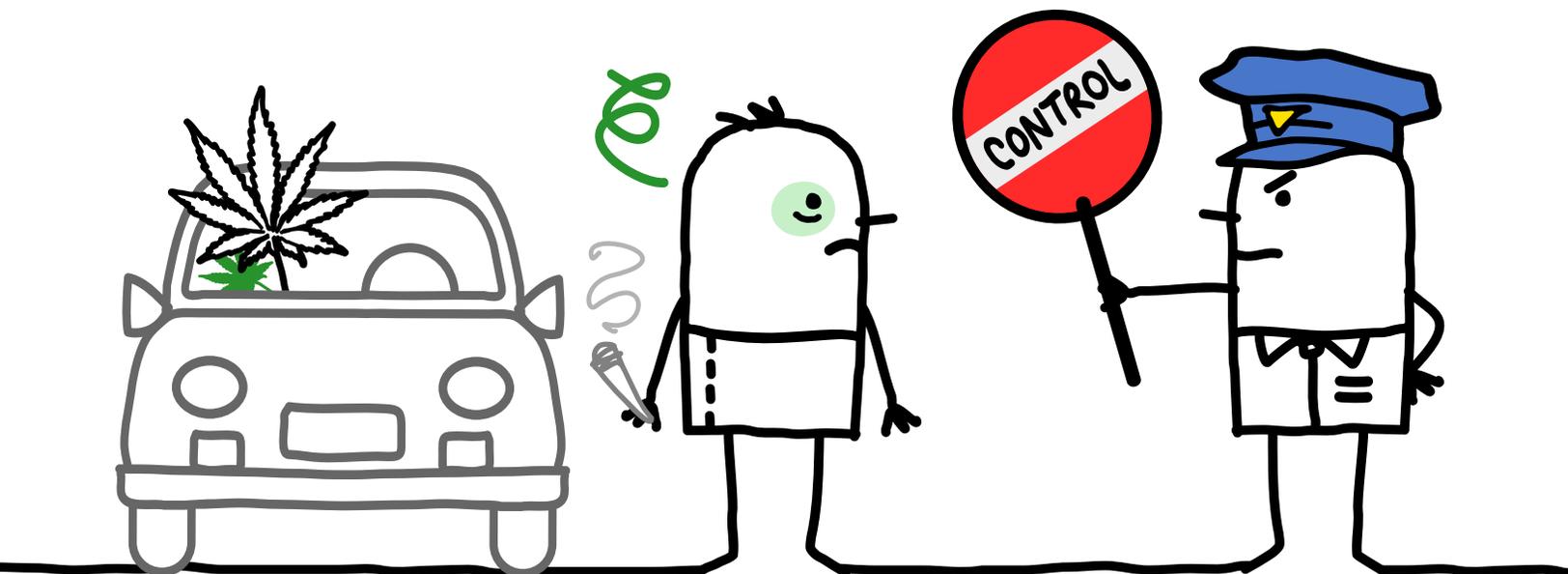
Effect on insurance

Like for drunk driving, your auto insurance rates would likely rise if you were convicted of driving under the influence of marijuana. Insurance companies typically do not distinguish between DUIs involving alcohol and those involving marijuana. They are treated the same for rate-setting purposes.

Your auto premiums can increase significantly after a DUI, often by 50% to 100% or more, and in some states, like California, the average increase can be as high as 148% or more.

While rates can double or even triple, the specific amount of the increase varies based on your location, driving history, the number of DUI offenses and the insurance provider you choose. You will likely be considered a "high-risk" driver, often leading to higher premiums and the potential requirement of filing out a form for financial responsibility.

Those convicted of driving high could also have to pay steep legal and court fines, drug-treatment program costs and a driver's license reinstatement fee, among other penalties. All told, a single DUI could mean thousands of dollars down the drain. ❖



Fire Prevention

Do You Have the Right Fire Extinguishers?

CONSIDERING THE cost, frequency and loss of life related to residential fires, it's important for homeowners to have loss control measures in place.

When properly selected, placed and maintained, a fire extinguisher can be a powerful tool to prevent severe fire loss. The best thing is that a fire extinguisher is a relatively cheap investment, as prices start at around \$20.

It's important to become familiar with the different classes of fire extinguishers. There are five classes, with each class based on what type of fire the equipment is capable of extinguishing.

Below are the five classes of fire extinguishers and what they do.

Class A Fire Extinguishers

Color - **green**

Geometric symbol - triangle

Picture - burning garbage can and woodpile

This class of fire extinguisher is intended to be used on ordinary solid combustibles. These types of fires might involve cloth, wood, rubber, paper or certain types of plastic.



Class B Fire Extinguishers

Color - **red**

Geometric symbol - square

Picture - container of fuel and burning puddle

This class of fire extinguisher is intended to be used on flammable liquids and gasses. These types of fires might involve lacquers, gasoline, alcohol, diesel oil, oil-based paints or flammable gas.



Class C Fire Extinguishers

Color - **blue**

Geometric symbol - circle

Picture - burning outlet and electric cord plug

This class of extinguisher is intended to be used on electrical equipment. It can be used for fires that involve an appliance, electrical wiring, circuit breaker or electrical outlet.



Class D Fire Extinguishers

Color - **yellow**

Geometric symbol - star or decagon

Picture - burning bearing and gear

This class of fire extinguisher is intended to be used on combustible metals. These fires might involve magnesium, potassium, sodium or titanium. It's important to note that some Class D fire extinguishers will work on multiple metal types, but others are metal-specific.



Class K Fire Extinguishers

Color - **black**

Geometric symbol - hexagon

Picture - burning pan

This class of fire extinguisher is intended to be used on combustible cooking fires. It can be used to put out fires from cooking oils and fats.



Extinguisher tips

- Fire extinguishers are important fire protection tools. However, it's vital to know the fire type and extinguisher class before attempting to use one. Using the wrong extinguisher can make the fire worse and cause life-threatening injury.
- It's extremely important for all members of the household, babysitters, housekeepers and any other potential user to know how to safely and correctly use the fire extinguisher. Since most will not be using an extinguisher on a regular basis, it's also important to periodically review the instructions.
- Because fires may often involve a combination of elements, most fire protection experts recommend a fire extinguisher with an ABC rating.
- Fire protection experts recommend that a medium-sized fire extinguisher be placed in the kitchen and garage. An extinguisher should also be placed on each additional floor of the home.
- All extinguishers should be inspected annually and maintained by a professional fire equipment supplier. If not properly maintained, your unit might not discharge when needed. There's also the risk of it rupturing when pressurized, which can result in serious injury.
- Having fire extinguishers in the home may reduce the cost of home insurance. Contact us to find out if a discount for fire loss prevention measures is offered.

The takeaway

Fire extinguishers are vital protection against fire loss in your home, but they must be properly selected, placed and maintained. Make sure you have the right extinguishers on hand. ❖

New Risks Emerge as More Drivers Hit the Road

AMERICA'S ROADS are getting busy again and new patterns are emerging like busier and longer commute periods, more congestion and unpredictable traffic are driving an increase in accidents, according to a new report.

Although low-speed fender benders are rising during crowded rush hours, the bigger risk for more accidents is the steady increase in long trips and extended daily commutes, according to the "2025 Driving Behavior Report" by accident analytics company Arity. These types of trips create more exposure to severe crashes, higher claim costs and potentially higher premiums.

For motorists, it's important to understand these new driving and traffic patterns and adjust their driving accordingly to reduce the chances of being in a collision.

How traffic patterns are changing

Arity's report identified several shifts in how and when people drive, which is raising the risk of collisions. Some findings of the report include:

- Drivers are taking longer trips in their vehicles.
- Congestion is rising, resulting in more braking, sudden acceleration and stop-and-go patterns.
- Morning commutes are now the busiest they've been since 2021. That's in large part due to return-to-office mandates which result in more people on the roads.
- Afternoon traffic is less predictable. Instead of one tight evening rush hour, individual commutes now stretch over several hours as workers leave offices at different times.
- Tuesdays through Thursdays carry the highest commuter loads, while Mondays and Fridays remain lighter.

What you can do to avoid accidents

- Build in extra time. Rushed driving leads to sudden acceleration, hard braking, and greater crash risk.
- Avoid peak periods when possible. Midweek mornings are now the most congested nationwide.
- Use navigation apps that show real-time delays and safer alternate routes.
- Keep your distance. Most urban crashes happen in stop-and-go traffic where tailgating leads to fender benders.
- Reduce phone use. Distracted driving remains one of the strongest predictors of crash severity.
- Consider a usage-based insurance program if you tend to drive safely. Telematics can lower costs for drivers with good habits.
- Watch weather alerts. Arity's data shows sharp spikes in hard braking and distraction during extreme weather.

Takeaway

Driving behavior is shifting as more people return to offices, move farther from job centers and juggle flexible schedules.

Longer trips and heavier congestion are raising accident exposure, especially on local roads. These trends could eventually influence how insurers calculate premiums.

While drivers can't control congestion or workplace rules, they can take steps to manage their own exposure. Drivers can protect themselves and their premiums by staying alert, reducing distraction and planning for new traffic patterns. ❖

