FELTON, BERLIN & ERDMANN
INSURANCE SERVICES, INC.

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Welcome

I am pleased to send along our quarterly newsletter.

Please feel free to give me your feedback about the material presented as well as topics/ ideas for future newsletters.

Best wishes for the Holiday season!

Rob Erdmann

Contact Us

CELEBRATING 30 years OF EXCELLENCE | FELTON BERLIN & ERDMANN INSURANCE SERVICES, INC.

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What's New This Month

How to Protect Your Home from Wildfires

New Gizmo Gives Thieves Entry to Keyless Vehicles

Insuring Your Collectibles the Right Way

How to Protect Your Home from Wildfires

Forest fires consume some 8 million acres in the U.S. each year, according to insurance industry sources, with most major fires occurring in western states. The most recent example of the devastation that such fires can cause is of course the wildfires that swept through the Napa Valley in California in October.

If your home is in an at- risk area, take these steps to increase the chances of it surviving a wildfire with minimal damage.

Prepare 'defensible space

"Defensible space" is essentially the last- ditch firebreak immediately around your home. Many fire prevention concepts are organized around the concept of maximizing defensible space.

Essentially, this means maintaining at least 30 feet of space around your home that is free of potential fuel that flying embers may ignite. You should:

- Mow the grass. High grass is a pathway for flames that will lead right to your home.
- Eliminate shrubs within 5-10 feet of your home.
- Rake pine needles and dry leaves away from your home.
- Don't plant shrubs near windows or vents.
- Install a non- flammable ground cover immediately around the structure.
- Prune overhanging branches.
- Trim the lower branches off trees for at least 100 feet from your home.
- Keep propane tanks at least 30 to 50 feet away from your home.

For more detailed information about creating a defensible space around your home, read the Colorado State Forest Service guide, " Protecting Your Home from Wildfire - Creating Wildfire Defensible Zones." The guide is available here:*http:// csfs.colostate.edu/ wildfire-mitigation/ protect- your- home- property- forest- from- wildfire/*

Fireproof your home

- When you re- roof, ensure you install Class A- rated materials. This includes both the roof exterior and underlying materials.
- Avoid wooden roofs, or treat them with a Class A fire- retardant roof coating.
- Enroll in your insurance carrier's Wildfire Response Program, if one is available in your area. Some insurance carriers contract with fire response teams who go into neighborhoods threatened by wildfires and help with final preparations, apply fire retardant coatings and sprays, and advise residents and customers.
- Install non- flammable siding.
- Install mesh screens of 1/8" or less in vents and chimneys to block flaming embers.
- Remove leaves and other debris from gutters and roofs. Install a gutter cover to keep them free of leaves, and to block flaming embers from igniting any debris in your gutters.
- If your home is on stilts, screen or wall off the underside of the property.
- Replace single- pane windows with dual- pane windows.
- Use tempered glass in all windows.
- Keep firewood at least 30 feet from your home.

Decks and lanais

- Use non- flammable materials for new deck construction.
- Screen in deck areas to repel flying embers.
- Treat wooden decks with a Class A fire- retardant coating.
- Clear the underside of decks of all debris. Don't store anything flammable under the deck.

For more detailed information on fireproofing your home, including information on design and building materials, download the Colorado State Forest Service guide, "FireWise Construction: Site Design and Building Materials." The guide is available here:*http:// static.colostate.edu/ client- files/ csfs/ pdfs/ firewise- construction2012.pdf*

Above all, keep yourself and your family safe. Don't try to be a hero and fight a wildfire by yourself with a hose. Do what you can, well before the fire, and know when to leave.

If your home is damaged, don't re- enter until you have been cleared by fire officials to do so.

New Gizmo Gives Thieves Entry to Keyless Vehicles

As carmakers modernize their vehicles by employing more and more technology, cars have been getting safer and more difficult to steal.

Besides self- driving technology, more cars are being outfitted with a keyless entry and ignition. But as these advances make our lives easier and our cars safer, criminals are adapting so they can continue stealing cars - and now they have a device that can even break into keyless vehicles.

The National Insurance Crime Bureau recently obtained a black- market device that's been catching on among criminals - an apparatus that can give them access to autos with keyless entry, and even start the car in those with a keyless ignition.

After security cameras obtained footage of thieves armed with the device breaking into and stealing vehicles, the NICB investigated and was able to secure one of the devices. It was able to buy a device with assistance from a third- party security expert from an overseas company.

The gizmo was originally developed to help carmakers test their vehicles' keyless entry and ignition systems.

The results of the bureau's tests are eye opening and should be a warning to anybody who has a vehicle outfitted with a keyless system of any type. It also reflects the ceaseless efforts by criminals to continue being able to ply their trade.

The device the NICB obtained is called a "Relay Attack" unit, which it tested on 35 makes and models of cars, SUVs, minivans and pickups.

The results:

• The Relay Attack opened 19 out of 35 vehicles (54%).

• The Relay Attack started 18 of the vehicles (51%).

• The Relay Attack was able to restart 12 of the 18 vehicles it started initially (66%).

The device the NICB used is just one of many apparatuses that thieves have at their disposal, and they vary in the types of cars they are able to open.

But with a hit rate of more than 50% from just one device, it's obvious the threat is very real.

"We've now seen for ourselves that these devices work," NICB president and CEO Joe Wehrle said in a press release. "Maybe they don't work on all makes and models, but certainly on enough that car thieves can target and steal them with relative ease."

What you *can* do

While the new threat is worrying, you should always remember to lock your vehicle - and keep the remote fob with you if you have a keyless entry and ignition.

According to the NICB, there were 57,096 car thefts with keys left in the vehicle in 2015, which was a 22% increase over the previous year. Over the past three years, this kind of theft has grown by 31%.

Insuring Your Collectibles the Right Way

MANY OF us have stuff we've collected and consider treasures, from old train sets and coins to rare photos and books. Sometimes these collections can be quite valuable and it would be a tremendous loss if they were stolen or damaged in a fire.
But your homeowner's insurance would only cover these collectibles up to a limited degree.
Besides the structure of your house, your homeowner's coverage is designed to cover personal property like clothing, electronics, furniture and appliances.
But, most homeowner's policies put specific limits on collectibles, memorabilia and other high- end items of value. If you do have a collection of some type, or other unique items, you may want to consider a collectibles insurance policy.
Collectibles insurance is similar to the home insurance riders that provide extra coverage for jewelry, art and other valuables. Plus, the policies take into account the special risks to collectibles, such as damage to a baseball card collection due to humidity or other environmental factors.
The insurance covers a range of events including burglary, theft, fire, flood, breakage and natural disasters. Coverage is also provided for loss or damage that happens during shipping, personal transit and exhibition.
And unlike home insurance, collectibles insurance often doesn't require you to pay a deductible when you make a claim, though you can opt for a deductible to save on coverage for pricier items.

What scenarios will it cover?
What if the shelves that house your collection of Lionel trains collapse, leaving the antique engines and cars broken in pieces, dented and scratched?
Your home insurance covers perils such as fire, wind and lightning - but not a collapsing bookshelf.
In a case like this your collectibles insurance policy would cover accidental breakage. That's because these policies cover a wider range of risks to your insured items than a typical homeowner's policy will.

Before you buy insurance
If you decide that you need collectibles insurance, the first step is to assess the value of your collection.
That's not easy when many collectibles increase in value - some slowly and some quickly, while some change value in spurts.
If you are an avid collector, you likely will know the value of your merchandise based on clubs you belong to, through eBay listings, auction house sales, specialty magazines and dealers.
Also, appraisers can evaluate collections, but they are not easy to find in many areas. And the more unique an item is, the harder it is to put a dollar value on.
If you have some collectibles and don't know the value, you will need to scour sales and the Internet to determine an item's value. But you will need to find collectibles similar to yours. And just because something is very old doesn't mean it's valuable.
The best way to ensure you are securing the right amount of insurance coverage is to keep detailed records and do your homework.
This will be important if you ever do have to file a claim, which will be based on the replacement value at the time of the loss.
This accounts for appreciation in value from the time in which specific items were first purchased or acquired and is the fundamental difference between a homeowner's policy and collectibles insurance. v