

# SPOTLIGHT

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## Shedding some light on solar and home insurance

*New technologies for homes and businesses are impacting insurance needs and coverage options. The installation of solar systems is one example. Tax credits and other financing incentives, along with decreasing costs for solar panel units, are generating a growing interest in renewable energy usage.*

### Owning or leasing solar systems

The latest statistics we know of, indicate that two out of three home solar installations in the state are leased systems. There can be significant insurance considerations between buying and leasing a solar system.



### Attached panels or free standing?

The answer to this question can be a factor when it comes to insurance coverage. Especially when it comes to damage claim coverage. Some companies may require a special rider to cover free-standing systems.

### Coverage if you own your solar system

Your homeowners policy will cover it under the covered perils and deductibles stated in your policy. Exactly how they are covered depends on your insurance company and where your panels are installed on your property. Many companies insist that the panels be affixed to the roof or some other part of the house.

### What about free-standing panels?

Free-standing panel systems can be covered under your homeowners policy. But any damage payments may be made on the depreciated value of the damaged solar equipment, not on its replacement cost. Some companies may require a special rider to cover free-standing units.

### What if you lease your system?

Your insurance company may cover your leased solar system or not. In most cases, it depends on how your leasing contract with its maintenance and warranty features reads. Those features may not cover weather and accident damages or equipment theft.



### Adding value to your home

With a solar installation, you are increasing the value of your home. You may want to review your homeowners policy to see if the coverage needs adjustment.

### Considering solar? Contact us

As this article suggests, there are important insurance questions. We take very seriously our responsibility to make sure they are answered for you, and to offer recommendations as needed.

### Key solar coverage factors

- Panels attached to your house or not
- Leasing contract maintenance, warranty features
- Your insurance company's guidelines
- Whether you own or lease the panels

## Test Your Insurance I.Q.

**Q.** Charles, we have a vacation home that we plan to rent out. We are concerned about making sure we are properly protected against any damages caused by renters, or any personal liabilities we may have. What do we need to do?

**A.** Please contact us immediately. We will review how long and how often you plan to rent it, and other important issues. You will likely need a landlord or rental dwelling policy to provide the types of coverages you need. There are special issues involved if you plan to be a host for Airbnb, the Internet-based company that arranges home-stays for travelers.

We invite you to submit questions for this regular column. Email your questions to: [nzi@nziagency.com](mailto:nzi@nziagency.com).



## Behind the Scenes

By Charles Zammito, President

• **Drowsy driver fatality statistic is startling.** The AAA Foundation for Traffic Safety has issued a 2016 report indicating that an estimated 1 in 5 fatal crashes involve a driver that has fallen asleep at the wheel.

### • Protecting against data theft.

Experts advise against conducting private business on a public WI-FI system. They say a skilled hacker sitting near you can pick up everything you type..

### • Driving with your dog or cat?

Many pet owners love to take their favorite with them on trips around town. But pets can cause driving distractions that lead to hard braking, or worse, collisions that turn them into missiles. It's a good idea to turn them into restrained "back seat drivers."

• **Substitute Transportation insurance coverage** pays for a rental car while your car is in the shop for repairs as the result of an

accident. You can add it to your auto policy for a modest cost. It is worth considering if you don't have the coverage now and no second vehicle to get you to work or wherever.

### • Digging on your property this spring?

Before you start your project, go to [digsafe.com](http://digsafe.com) or call 888-DIG SAFE. They will notify member utility companies to send out a crew to mark their underground lines – for FREE. You are also responsible to notify any nonmember utilities; for example, local municipalities that own water, sewer, and drainage facilities and are not required to join Dig Safe ®. *(We also offer special insurance coverage for damages caused to underground and overhead utility lines. For more information, call us).*

• **Thanks for recommending us to your relatives, friends and business associates!**

LOSS PREVENTION

## Spring cleaning: clogged gutters



Clogged gutters are a common cause of pesky and sometimes expensive damages to a home. Leaks can work their way into walls and ceilings. In addition to the damage that results, moisture inside the home can promote mold growth – not good. Leaves and other debris combined with the weight of traveling water in gutters can cause them to fall off.

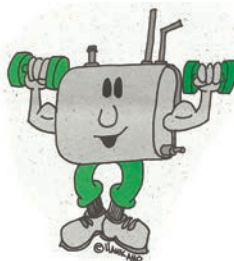
ters can cause them to fall off.

Clogged gutters can serve as nesting areas for insects and birds; mosquitoes lay eggs in stagnant water. Debris-filled gutters also may contribute to flooded basements and cracked foundations. Leaking water will pool around the foundation and expand when frozen, causing cracks in basement and crawlspace walls.

RISK MANAGEMENT

## Is your tank in shape?

If you heat with oil, spring is a great time to have your oil dealer inspect your oil tank for wear and tear that could become very costly if you develop a leak. If your tank needs to be replaced, summer is obviously the best time to do it. The tank will need to be pumped out, wasting whatever oil you have left after the winter season. So you will want to run leftover oil down as much as possible.



PERSONAL CARE

## Summer safety reminders



- **Cook up those steaks and burgers** on a grill that is at least 10 feet away from your house.
- **Evening fires and toasted marshmallows are great fun**, but make sure your fire is completely out before you turn in for the night. Avoid windy nights, of course.
- **Don't let the world know on Facebook what your summer vacation plans and schedule are.** Use timers on lights, have your mail stopped or have a neighbor collect it for you. Maybe leave a second car parked in your driveway.

## Did You Know?

### “Left lane blocking” is illegal in most states

It's so aggravating. Just one driver going too slow in the left lane, on major divided lane highways such as the Interstates, can back up traffic for miles and can cause crashes. The slower car backs up vehicles behind it, causing other drivers to brake and change lanes more often. Both are more dangerous maneuvers than simply driving straight. Lane changes especially are frequent causes of crashes. Another benefit of the pass on the left, travel on the right laws is a decided decrease in road rage, according to the National Motorists Association. Please, stay calm and drive safely this summer!



**Call or e-mail us anytime you have a question about your insurance or related insurance issues. That's what we're here for!**

### THANK YOU FOR REFERRING US TO A FRIEND!

About 60% of our new customers are the result of referrals from loyal clients like you. When you refer someone, ask him or her to mention your name when they contact us. We'd like to thank you personally!

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### Outdoor living thoughts

If you have made or plan to make some outdoor improvements such as a new shed or pool house, screened in gazebo, bigger deck or new pool, please call us about any homeowner insurance considerations that may be involved.

If you enjoy lots of outdoor entertaining during the summer and fall, you may also want to consider the need for proper property damage and injury liability coverage. Accidents do happen, despite our best efforts at prevention.



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