



APRIL 2024

NEWSALERT

Home Protection

Safeguarding Your Home Against Major Rainstorms

IT'S BECOME evident over the past few years that wherever you live, you are increasingly at risk at some point of experiencing unusually strong storms that can dump multiple inches of rain in a short period of time.

Heavy rains are increasingly inundating places that typically see little rainfall. And places that do receive more rainfall are experiencing unpredictable storms that overwhelm infrastructure.

However, by taking some proactive measures, you can safeguard your home against the damaging effects of rain.

Inspect and maintain your roof – Your roof is your first line of defense against rainwater. Regularly inspecting and maintaining the roof can prevent leaks and water damage.

Look for missing or damaged shingles, cracks or gaps in the roofing material, and ensure that flashings are secure. Replace any damaged or deteriorated roofing materials promptly to maintain the integrity of your roof.

Clean gutters and downspouts – Gutters and downspouts play a vital role in directing rainwater away from your home's foundation. However, they can become clogged with leaves, twigs and debris, hindering proper drainage.

The National Center for Healthy Housing recommends cleaning your gutters at least twice a year, in the spring and in the fall, to prevent water from overflowing and causing damage to your home's exterior and foundation.

Install gutter guards – To minimize the need for frequent gutter cleaning, consider installing gutter guards. These protective covers prevent debris from accumulating in

your gutters while allowing water to flow freely. Guards come in various materials and designs, so choose one that suits your home's needs and budget.

Inspect windows and doors – Leaky windows and doors can allow rainwater to seep into your home, causing water damage and mold growth. Inspect caulking and weatherstripping around them regularly and repair or replace any damaged seals.

Check for exterior cracks, gaps – Inspect for cracks or gaps where water could penetrate. Pay attention to areas around windows, doors, vents and utility penetrations. Seal with caulking or weatherproof sealant to prevent water infiltration.

Maintain proper grading – The grading around your home plays a crucial role in directing rainwater away from the foundation.

Ensure that the ground slopes away from your home's foundation to prevent water from pooling around the structure. If necessary, add or adjust the slope by adding soil or regrading the landscape.

Invest in proper drainage systems – If your property has poor drainage, consider

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Protect Yourself from Identity Theft This Tax Season

WITH TAX season upon us your personal information is floating around everywhere and identity thieves are working overtime to steal it.

From Social Security numbers to employer and income information, it's an identity theft nightmare waiting to happen. Unless, of course, you're a thief. Then it's identity theft paradise.

Don't think it can happen to you? According to Javelin Strategy and Research, 40 million U.S. adults were victims of identity theft in 2022, resulting in \$43 billion in losses

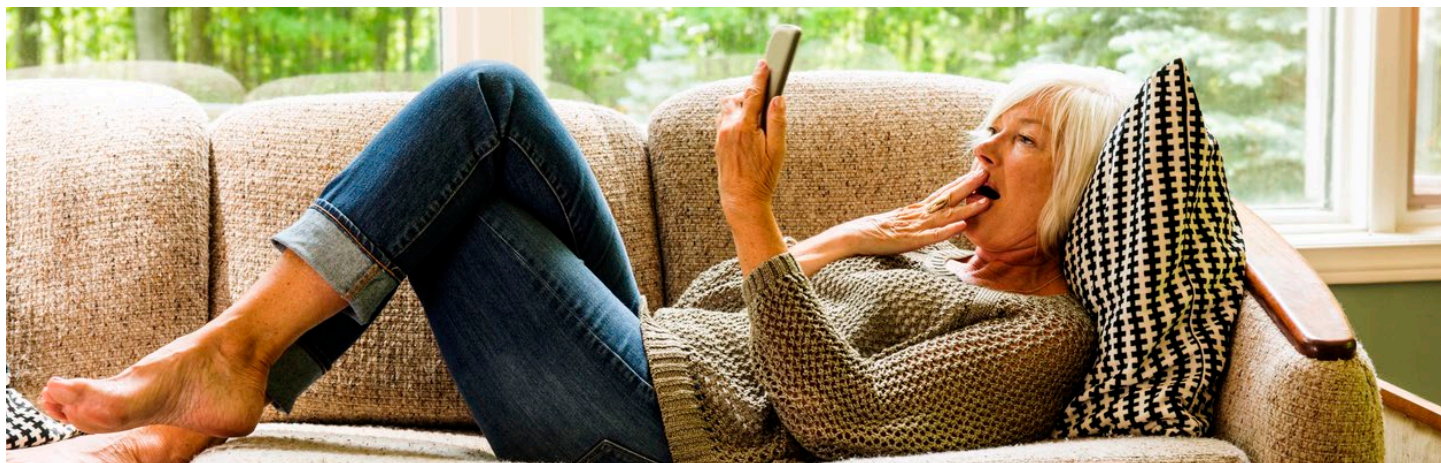
Tips to keep you safe

- **Choose your tax preparer carefully.** Ask for referrals from friends and co-workers.
- **Beware of unsolicited e-mails claiming to be from the IRS.** Such emails often contain links that automatically download software designed to steal your passwords and account information.

- **Protect your Social Security number.** Don't give it out if it's not necessary.
- **Guard your mailbox.** Your mailbox is a treasure chest for crooks this time of year. If someone gets a hold of your tax forms they'll know your Social Security number, your employer and how much money you made last year. If you don't yet have a locking mailbox, now would be the perfect time to get one.
- **Watch the websites you visit.** If you use online tax services, just be sure you are dealing with a legitimate site. Clone websites can be easily set up by scammers with the sole purpose of harvesting your personal information.

Tax season is ripe for identity theft, but you don't have to be a victim.

By keeping the above tips in mind, you can get through tax season without exposing yourself to identity theft. ❖



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Proper Landscaping Can Absorb Excess Rainwater

installing additional drainage systems such as French drains, swales or sump pumps to redirect excess water away from your home.

Maintain landscaping – Proper landscaping can help absorb excess rainwater and prevent erosion around your home's foundation. Plant native plants and trees and use mulch to retain moisture.

Avoid overwatering your lawn, as excessive water can saturate the soil and lead to drainage problems.

Regular inspections and maintenance – Finally, regular inspections and maintenance are key to ensuring that your home remains protected from rainwater damage.

Schedule annual inspections with a qualified professional to

assess the condition of your roof, gutters, drainage systems and other vulnerable areas.

Address any issues promptly to prevent them from escalating into costly repairs.

The takeaway

By taking these preventive measures, you can fortify your home against the destructive forces of rain and minimize the risk of water damage.

Investing time and effort in maintaining your home's integrity will not only protect your property, but also provide you with peace of mind during stormy weather. ❖



Seven Insurance Hazards to Watch for in Early Spring

WHILE MOST Americans welcome spring with its warmer, sunnier days, seasoned homeowners know that it can also bring several problems.

These are some of the most common spring insurance hazards.

1. Flooding

When a region experiences storms with substantial amounts of snow or ice during the winter, spring flooding often ensues as the water melts. As the water runs into rivers and creeks, they may rise beyond their banks. If there are spring showers, the added floodwaters can cause major problems for residential areas in flood zones.

A homeowner's policy covers water damage but not flooding. Flood damage is caused by rain or flooding bodies of water. Regular water damage comes from broken pipes, roof leaks and similar home-related problems.

If you live in a flood zone you should purchase flood insurance from the National Flood Insurance Program.

2. Potholes

When spring approaches, it is common to see more potholes in the road. These can ruin tires and damage the wheels on some cars. Drivers who have collision insurance are usually covered for pothole damage.

3. Ice dams

If snow or ice accumulates on the roof and only partially melts, additional snow or rain can cause an ice dam to form. Ice dams often result in water leaking into the home and down the walls. A home insurance policy usually covers the water damage, but the insurer will not pay for removal of the ice dam from the roof.

4. Hail damage

Hailstorms are common in spring and can damage, crack or dent the roof of your car if it is left outside. Damage to the roof of your

home is usually covered under a home insurance policy.

If the hail breaks a window and causes rain to leak into the home, the broken window and resulting water damage are both usually covered as well. Check your coverage to find out if you are covered for hail damage.

5. Driveway cracks

Extreme temperature changes and the pressure from snow, ice and vehicles can cause a driveway's surface to crack. You should check your policies to see if you are covered for cracks.

If the damage was caused by a neighbor using sand or salt, the neighbor's insurer is liable.

6. Rust

When spring arrives, vehicle owners should wash their cars at a drive-through carwash that also sprays the undercarriage. This helps remove salt residue that accumulates on the vehicle from the roads.

Salt can damage a car and cause rust or worsen existing rust problems. Rust is not typically covered on an auto policy.

7. Damaged landscape

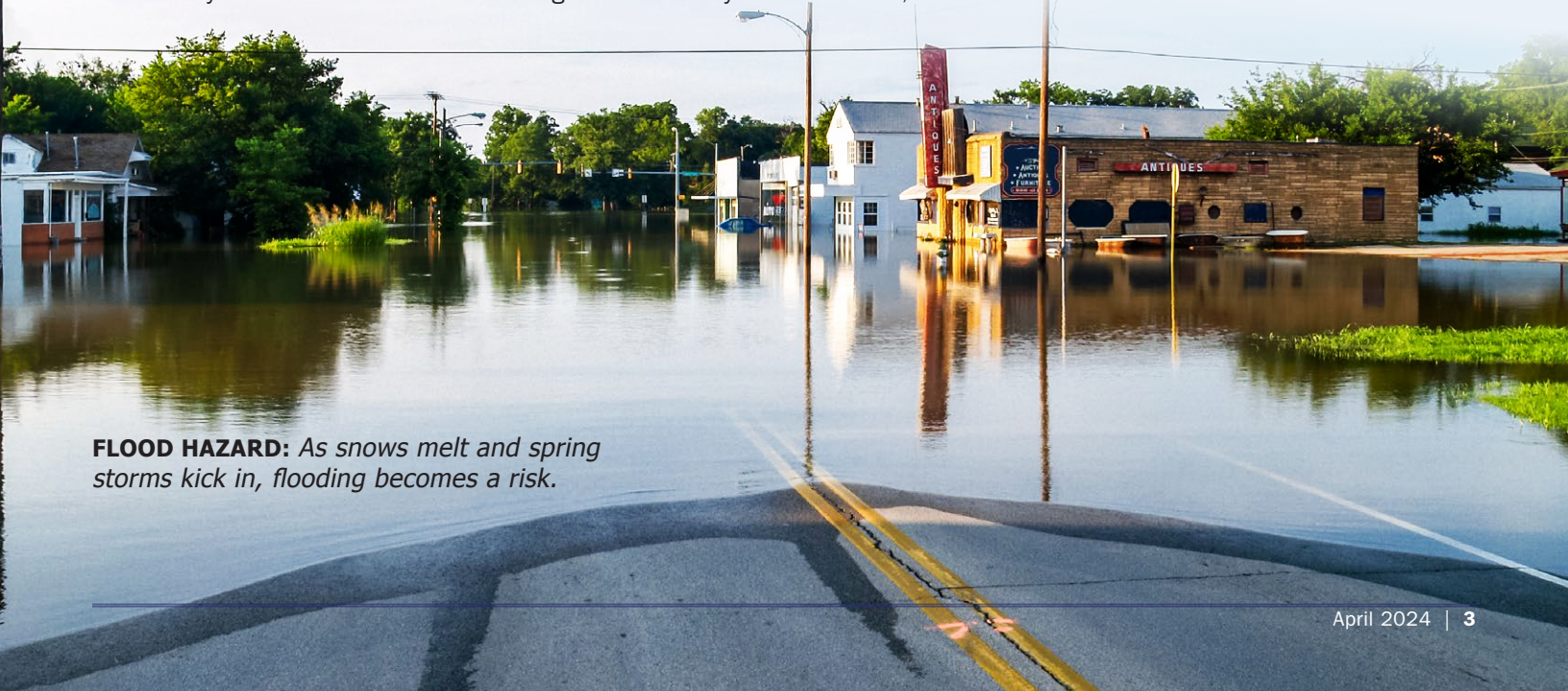
Heavy snow or ice storms may flatten trees, bushes and landscaping. It is important to remove dead tree branches every spring. This is especially true if they are hanging over the home itself.

Rotting mulch and other hazards should be removed. Home insurance policies do not cover snow-damaged trees, bushes or grass.

The takeaway

Make a habit of watching for these hazards as temperatures start to rise and snow piles start to diminish. It is important to address issues immediately and take preventive measures.

To learn more about preparing for hazards and updating insurance, call us. ❖



FLOOD HAZARD: As snows melt and spring storms kick in, flooding becomes a risk.



Helping Your Teen Become a Good Driver

ONE OF the most nerve-wracking times for a parent is when their teenage son or daughter takes to the road for the first time behind the wheel of the family car.

Parents worry about their child's safety as well as the potential damage they may cause.

Motor vehicle crashes are the leading cause of death among 15- to 20-year olds, according to the National Center for Health Statistics.

Immaturity and lack of driving experience are the two main factors leading to the high crash rate among teens. Teens' lack of experience affects their recognition of and response to hazardous situations and results in dangerous practices such as speeding and tailgating.

Other major contributing factors to the higher crash risk of young drivers are night driving and teen passengers.

Teenagers are involved in more motor vehicle crashes late in the day and at night than at other times of the day. They also have a greater chance of getting involved in an accident if other teens are present in the vehicle.

Fortunately, almost all states, including Virginia, now have graduated driver licensing (GDL) laws that include a three-phase program that allows teen drivers to develop more mature driving attitudes and gain experience behind the wheel.

And a number of studies have shown that these laws are effective in reducing accidents.

You should familiarize yourself with the law in Virginia and use other methods to help reduce the chances of your teenager and his or her friends being hurt, or worse, in a collision.

The dangers

While the numbers for injuries and deaths for teen drivers are staggering, they have been declining thanks to these GDL laws.

Between 1996, when the first three-stage graduated driver licensing program was implemented in the United States, and 2021, teenage crash deaths declined by 47% (from 5,819 to 3,058).

The rate of crashes involving teen drivers per population has also gone down GDL laws were first implemented.

The GDL system requires a more rigorous learning period before granting young people between the ages of 15 and 18 a driver's license with full privileges.

Graduated licensing as defined by the National Highway Traffic Safety Administration consists of three stages.

STAGES IN VIRGINIA LAW



- **Stage 1 (learner's permit)** – Requirements include a vision test, a road knowledge test, 50 hours of driving accompanied by a licensed adult (10 hours at night), seatbelt use by all vehicle occupants, a zero blood alcohol content level, and six months with no crashes or convictions for traffic violations. This learner permit stage is available to 16-year-olds and is in effect for six months.
- **Stage 2 (intermediate license)** – This includes the completion of Stage 1, a behind-the-wheel road test, advanced driver education training, no driving from 11 p.m. to 5 a.m., no passengers for the first 12 months and 12 consecutive months with no crashes or convictions for traffic offenses.
- **Stage 3 (full license)**



POSSIBLE DISCOUNTS

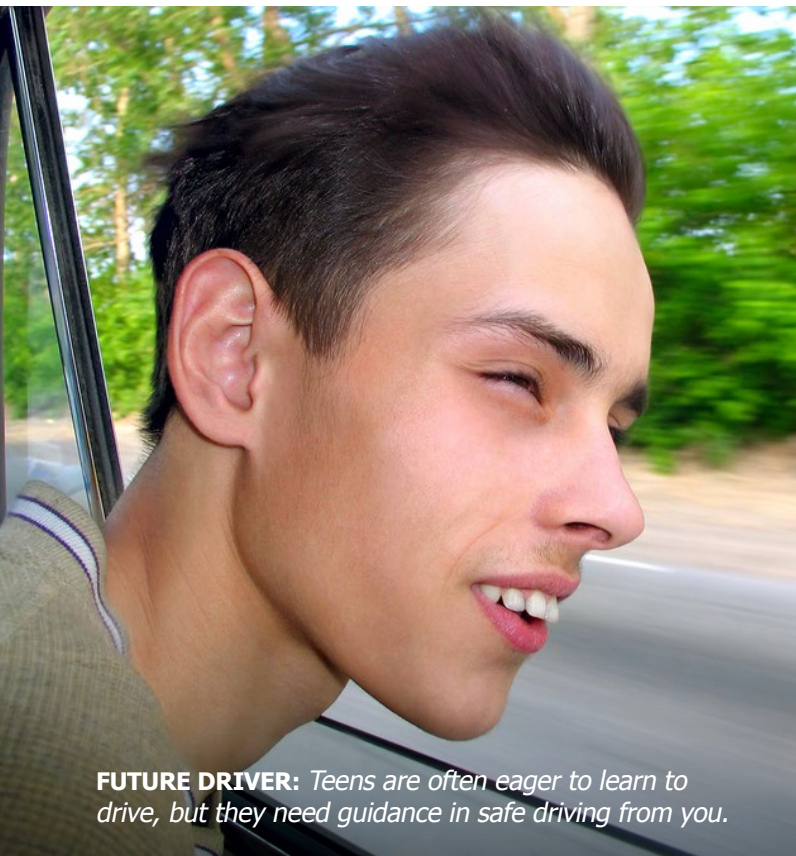
Due to their inherent riskiness, teen drivers are more expensive to insure, and can increase your premiums by 50-100%. But there is hope:

Good driver discount. Some insurance companies offer discounts for students with good grades. The Good Student Discount is generally available to students who have a grade point average of a B or higher.

Driver education and accountability. Also, some insurers offer programs aimed at fostering safe driving habits, such as online safety courses for young drivers and parents, contracts between young drivers and parents, educational videos and practice driving logs.

Tracking technology. Telematics can also result in reduced or stable premiums if your teen is a good driver. Telematics programs record data from your car to determine your driving habits and can be used to provide discounts to drivers who avoid accidents and other dangerous situations and don't log many miles on their vehicles.

Telematics programs typically operate on an opt-in basis and offer insurance companies more insight into a driver's habits to better assess risk.



FUTURE DRIVER: *Teens are often eager to learn to drive, but they need guidance in safe driving from you.*

**HAVE A TEEN WHO'S LEARNING TO DRIVE?
GIVE US A CALL: (703) 986-0468**