



MAY 2024

## NEWSALERT

Home Safety

# Fix Deck Problems Before Someone Is Injured

**E**VERYONE LOVES to spend time on the deck with the family or entertaining. That's why you bought a house with a deck or you built one yourself.

Decks are part of the American way of life, but they require upkeep as they are subjected to the elements all year long from hot summer months and cold, rainy or snowy winter months, and everything in between. Collapses happen regularly and people are injured because the owners failed to maintain their deck.

Here are the main things you should look for to reduce the chances of a collapse or other incident.

### Splintering boards

Check your boards annually. The weather changes from the hot summer months to cold and harsh winters. Splintering decks can cause cuts and scrapes, splinters and tripping hazards. If you notice any splintering, you should remove the splinters and inspect to see if the entire board needs replacing.

### Handrails

Handrails can become less secure and wobbly over time. Warm weather expands the wood, leaving room for the nails and screws to become loose and move. When the cold weather comes and the boards contract, the nails may be in a slightly different position, which when summer comes will make the handrail even less stable.

If a handrail is wobbly or bending, it may be time to replace it.



### Stairs

Wear and tear and weather can loosen the stairs much like handrails, but there is an added danger if one stair collapses or becomes loose as they can pose tripping hazards. If stairs bend when you walk on them or there are splits or splinters in the wood, you should inspect the steps to see if they need replacing.

### Posts

The posts are potential access points for termites, wood-boring beetles or dry rot. Posts are the main support for your deck so it's imperative they remain free of infestation from pests, lest you want to risk the stability of your deck.

If the wood is splitting or decaying, you can check further by inserting a flathead screwdriver into the cracks or splits. If you can insert it and the wood feels spongy, you should call an inspector and replace as necessary.

### Protruding nails and screws

As mentioned in the handrail section, nails and screws can loosen and start working themselves out of their holes. If they start working their way out, they

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# Umbrella Coverage and How to File a Claim

**W**HEN YOU are deemed at fault for an accident your liability coverage can protect you. But what if your liability coverage is not enough to cover the cost of damages or litigation? This is where umbrella insurance comes to the fore.

If costs associated with an accident or injury exceed your normal liability coverage, the injured party may opt to file an umbrella insurance claim to collect additional funds.

## What's umbrella coverage?

Your auto insurance, homeowner's coverage or renter's insurance all have standard liability caps built into them. You may even have a liability policy for your motorcycle, boat or RV.

An umbrella policy serves as an added layer of protection for all of your underlying policies. In essence, umbrella insurance increases the liability limits on your home, auto, boat or RV insurance, but also provides a much broader form of coverage.

## Umbrella insurance claims

If you are responsible for severe injury or property damage to another person and you are sued, the umbrella insurance claim will be filed against you, the policyholder. Only after your other liability limits have been exhausted will your umbrella policy begin to pay for the damage or injury you caused.

## Covered claims

Umbrella insurance can cover large claims if you cause bodily injury or property damage to someone else. There are multiple ways you can be held liable and be in a position to pay damages, such as:

- You cause a serious car crash. Multiple people have injuries and the property damage is extensive. You are sued for medical bills and vehicle repair.
- You have a party at your house and someone is injured. They are hospitalized and out of work for a month or more.
- A moment of inattention as you adjust a radio station while driving results in an accident with a cargo van carrying \$500,000 worth of electrical equipment, all of which is destroyed in the crash.
- Your teenager is driving a friend's car and crashes, injuring the other passengers.

- You are accused of verbally assaulting someone and they sue for emotional duress. ❖

## ASSETS AT RISK

Without an umbrella policy, if you are faced with a claim that exceeds your policy limits, you can be sued, putting all of the following at risk:

- Your personal property
- Your real estate
- Your investments
- Your retirement accounts
- Your liquid assets
- Your future income.

## HOW IT WORKS

In this example, your auto insurance and homeowner's policies both have liability coverage limits in the amount of \$300,000, and both policies have a deductible of \$2,500.

You also have an umbrella policy for \$1 million with a deductible of \$300,000.

You cause a serious car accident and get sued for \$1 million. You pay your auto policy deductible of \$2,500 and your auto liability pays \$297,500.

After that, since you have met the \$300,000 deductible for your umbrella policy, it pays the remaining balance of \$700,000.

The key here is to make sure there isn't a significant gap between your liability coverage amounts and your umbrella policy deductible, as that money will come out of your pocket.



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# Apply a Coat of Sealer Annually to Prevent Wear and Tear

can protrude from the floor of your deck and cause snag and trip hazards. Not only that, but loose nails and screws can cause boards and support structures to become less stable.

## Prevention

**Inspection tip** – Get down on your hands and knees periodically and crawl around your deck, which will give you an excellent vantage point to see splinters, raised nails and other hazards that are hard to spot from an adult's perspective. Seeing the world from your pet's or child's point of view will help you spot

problems before they become real dangers.

**Sealer and stain tips** – The best way to prevent wear and tear on your deck is by applying a coat of sealer annually. Sealers protect against moisture that causes rot and splitting, last one cycle of seasons and should be reapplied each year.

Also, if you have used stainers, paint-maker A.G. Williams recommends that if they are transparent or semi-transparent you apply a sealer on an annual basis. Solid stains, which are almost like paint, provide several years of protection and should be recoated every four or five years. ❖



# New Test Ranks Top 10 Most Aggressive Dog Breeds

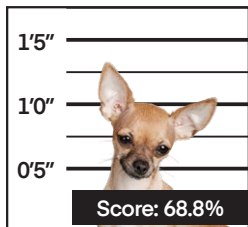
**O**NE SCENARIO a pet owner dreads is if their pooch suddenly lashes out and bites someone.

Many insurers won't cover your home if you have certain dog breeds, or they may exclude liability coverage for dog bite claims if you do. The American Temperament Test Society has published a list of the 10 breeds that have the highest propensity to show aggression. The ATTS test "focuses on and measures different aspects of temperament such as

stability, shyness, aggressiveness, and friendliness as well as the dog's instinct for protectiveness towards its handler and/or self-preservation in the face of a threat."

The test is not a predictor of actual aggression such as biting or attacking. Dogs were rated on the percentage of them that fail the test. Breeds with the lowest scores were the most likely to show signs of aggression, panic or extreme shyness.

Here are the top dogs for aggressive behavior based on the test:



**1**

**Chihuahua** – This is the smallest dog breed, but they can be temperamental and are not known to be very good around children.

Score: 68.8%



**2**

**Basenji** – This breed has a high prey instinct. Watch this dog around children as it may not like being grabbed and they are skittish if someone sneaks up behind them.

Score: 69.4%



**3**

**Dachshund** – The dachshund can sometimes have an attitude where they try to make up for their small size, which can result in behavioral problems.

Score: 70.6%



**4**

**Chow Chow** – These dogs often have dominant personalities and can have assertive tendencies. They are not recommended for first-time dog owners.

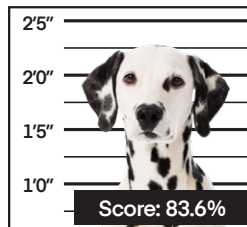
Score: 71.7%



**5**

**Doberman Pinscher** – These dogs are intelligent and are often used as police and guard dogs. They are very protective of their masters and family. Owners with strong leadership can raise dogs that get along with children.

Score: 80.1%



**6**

**Dalmatian** – This breed should be socialized early and they are good with kids. However, if they are not given enough attention and exercise, it can lead to behavioral problems.

Score: 83.6%



**7**

**Rottweiler** – These dogs are loyal and protective of their owners and home. While they are usually good around children, due to their size and strength you may want to keep them away from infants and toddlers.

Score: 85%



**8**

**German shepherd** – These dogs are great guard dogs and are very protective of their masters and family. They are often used in police work.

Score: 85.6%



**9**

**Siberian husky** – Huskies can be territorial and do not always get along well with other dogs, but they are good family dogs. They are also highly energetic and need to be exercised regularly.

Score: 86.7%



**10**

**American pit bull terrier** – Give these dogs a lot of exercise; also give them obedience training and socialize them early.

Score: 87.6%

## THE FINAL WORD

To reduce the chances of biting incidents or aggressive behavior, the Society recommends you:

- Understand what may trigger your dog's aggression.

- Keep your dog secured at home if it gets over-excited when visitors come.
- Start training and socializing your dog at an early age. ❖



# The Newest Source of Distracted Driving

**S**AFETY EXPERTS are raising concerns about the latest evolving distraction in cars: the interactive dashboard.

You already know that fiddling with your smartphone while driving is illegal, highly dangerous and can lead to a serious accident or death. These evolving displays, however, can be just as distracting, leading to the same dangers.

The interactive screens are highly popular and carmakers will continue rolling them out to boost revenue and attract buyers. Auto manufacturers say these dashboards will make driving safer because the voice controls and large touch screens will keep drivers from fumbling for their phones.

But David Strayer, a professor of cognition and neural science at the University of Utah who has authored a number of studies on distracted driving, disagrees.

He says that interactive dashboards “are enabling activities that take your eyes off the road for longer than most safety advocates would say is safe.”

His research shows that reading the average text message, which can be done on many new interactive car screens, takes about four seconds — enough time to distract a driver from what’s happening on the road.

And as technology continues evolving, so do the dangers. There are systems on the market that:

- Allow drivers to sync their phones and check for mentions of them on Twitter and to even push those tweets to the dashboard.
- Alert the driver when text messages arrive and they can press a button to hear the message read aloud.
- Allow the driver to upload a photo taken on a smartphone and request mapping to the place the picture was taken.
- Allow the driver to sync their smartphone and get a scaled-

down version of the phone on the display.

- Don’t rely on syncing with smartphones, and instead mimic what phones can do, like checking for nearby attractions while on the move.

## Few governing laws

The laws on dashboard displays are spotty and only a few states have statutes that forbid the use of videos on the dashboard display that are not used for navigation — like cameras for reversing the vehicle.

Meanwhile, federal motor vehicle standards only require that screen brightness be adjustable. ❖

## WHAT YOU SHOULD DO

While there are few laws in place governing the use of these systems, you should use common sense and use them as you would legally use your phone.

The National Highway Traffic Safety Administration recommends the following to reduce distraction in cars with interactive dashboards:

- Don’t use functions that include photographs or moving images unrelated to driving.
- Any task should require less than six taps in order to be completed.
- Drivers should be able to complete tasks in a series of 1.5- or 2-second glances, for a total of no more than 12 seconds.

A University of Utah research assistant introduces a participant in new distracted driving studies to special devices designed to gauge mental distraction during road tests. *Credit: AAA Foundation for Traffic Safety*

