



Personal Connect

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Personal Insurance Department*

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Flood and Peterson

Stephanie Newell



What is your role at Flood and Peterson?

Personal Lines Manager and have been in the insurance industry for 37 years.

What brought you to Colorado?

I love to travel, and Colorado has always been one of my favorite spots, so much so that I moved here. I'm obsessed with the mountains! I'm always looking for new adventures and places that leave me awestruck.

Other fun tidbits about Stephanie:

My favorite hobbies are anything associated with being in nature, skydiving and equestrian riding.

Kendra Naibauer

What is your role at Flood and Peterson?

Account Manager – handling daily activities and advising clients managing their general insurance needs

Best vacation you've been to?

2 week traveling trip through Maryland, New York, New Jersey, Pennsylvania, and Virginia.

Other fun tidbits about Kendra:

I attended Colorado Mesa University on a track and field scholarship. Competed for four years in the hammer throw, discus, shot put, and weight throw events. I got my Bachelors of Arts in Kinesiology: Health and Fitness promotions and a minor in personal training.



Welcome.

Introducing our newest team members!

Consumer Advisory: Drones and Insurance

Courtesy of Colorado Department of Regulatory Agencies

Congratulations. You followed the holiday trend and are a proud new drone owner. Now what?

Before you fly, make sure you know what you're liable for -- and covered for -- if you crash it.

The Federal Aviation Administration (FAA) estimated that more than one million drones would be sold for personal use this holiday season. Additionally, the FAA estimates that by 2020 more than 30,000 small unmanned drones will be used for business purposes. These numbers don't even include the huge number of drones already in use -- from hobbyists to photographers, farmers to law enforcement.

Even if you haven't found yourself heading into the "drone zone" as many others already have, if the message isn't yet clear, operating drones -- whether for personal or commercial use -- pose a number of critical insurance issues to consider before taking flight, ranging from personal injury and property damage to privacy concerns. The Colorado Division of Insurance, part of the Department of Regulatory Agencies (DORA), shares the following tips to help you better understand your responsibilities as a drone owner.

1. Before you take flight, first check your local, state and federal laws regarding drones.

Drones are defined as remotely piloted aircraft systems and are also known as unmanned air vehicles (UAVs) or unmanned aircraft systems (UAS). According to the FAA, pilots of unmanned aircrafts have the same responsibility to fly safely as manned aircraft pilots. In addition, state and local municipalities may have their own laws regarding drone use.

Federal regulators have already begun registering civilian drone users in an attempt to address air safety risks posed by these machines. This will allow authorities to trace a drone back to an owner, which means it's vital that you're in compliance with laws and regulations and have the appropriate insurance coverage.

2. Either obtain insurance, or confirm that your current insurance covers drone accidents.

Since UAVs are operated remotely, there's no risk to passengers or crew. However, drones present a significant risk to property and life on the ground in the event of an accident, and the concern is the liability for an accident caused by your drone. Drones can crash due to faulty and inappropriate operation, mechanical defects and component failure. If your drone crashes into someone else's vehicle or a person, the accident is your responsibility. Losses and damages could involve bodily injury to humans and animals as well as buildings and other structures.

Using a private drone as a hobby is generally covered under a homeowners or renters insurance policy (subject to a deductible), which typically covers radio-controlled model aircraft. If your drone falls and damages a car (including your own), it may be covered if you have a comprehensive coverage auto policy. Generally, policies cover liability for an accident caused by your drone. Check with your agent or insurer to verify your policy contains this important coverage. In addition, look at the contents section of your homeowners policy, or talk to your agent, to see if your drone will be covered if it is lost, stolen or damaged.

3. Your insurance may not cover privacy violations.

Privacy is a legitimate concern when it comes to drone use. Drones are often equipped with on-board cameras and other data-collection capabilities. You may be excited to use a drone, but how would you feel about your neighbors owning and operating drones near your home?

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Drones and Insurance, Continued from page 3.

Drones may capture private data that could be harmful or embarrassing if shared. Beyond intentional surveillance, drones may also unintentionally capture images during routine and unrelated flights. As a drone owner, remain mindful of privacy concerns. Insurers are developing policies to cover these liability exposures, so keep in touch with your insurer to make sure your use remains covered.

4. Follow drone safety guidelines.

Hobbyists have been flying model aircraft for decades. However, advances in technology allow drones to hover quietly and fly far from their pilot.

With some drones weighing up to 55 pounds, a fall from the sky can cause significant damage to property or bystanders. The FAA has issued these guidelines for drone hobbyists:

- * Don't fly higher than 400 feet and stay clear of surrounding obstacles.
- * Keep the aircraft in sight at all times.
- * Stay away from manned aircraft operations.
- * Don't fly within five miles of an airport unless you contact the airport and control tower before flying.
- * Avoid flying near people or stadiums.
- * Don't fly an aircraft that weighs more than 55 pounds.
- * Use caution when flying your unmanned aircraft.

5. What if you're involved in a drone accident.

Rules about drones are still being made. Widespread use of drones — private and commercial — poses various risks, ranging from safety to privacy of individuals. Risks arising from the use of drones could best be managed by property and casualty insurers, but only once defined drone operational requirements and performance standards are in place. Complete and clear drone regulation, by the states and the FAA, is necessary before insurers can meet policyholder needs.

Currently, the commercial use of drones is largely restricted and operations are authorized on a case by case basis. The FAA has started regulating commercial drones with proposed rules such as requiring pilots to obtain special pilot certificates, staying away from bystanders and restrictions on when and where they can fly. The proposed rules also prohibit drone delivery of packages. Since final rules have not been implemented, they are not being enforced.

Until the rules are clearer, if you find yourself a victim of a drone accident, follow the same procedures with your insurance the way you would with your car or your home.

More Information

In areas like drone insurance, where requirements are evolving, it's important to check with the Colorado Division of Insurance (DOI) for up-to-date information. The DOI, part of the Department of Regulatory Agencies (DORA), is a consumer resource where insurance experts can answer your insurance questions and provide easy-to-understand information.

Call 303-894-7490 or 1-800-930-3745 (outside the Denver metro area) or visit dora.colorado.gov/insurance.

10 ways to protect your home against cold weather

Courtesy of Chubb

As winter fast approaches, it's time to prepare your home for the cold weather. By accomplishing these 10 simple tasks, you can increase your home's energy efficiency and protect it against damage caused by rain, snow and freezing temperatures.

1. **Arrange for a home energy audit.** This is done by a professional and can help you uncover any issues or problems with your home before the cold weather sets in.
2. **Feel for under-door drafts.** You may be surprised at how much energy we lose underneath doors that are not properly sealed. To cut down on energy loss, you can use a "draft snake" or replace the weather stripping beneath your door.
3. **Seal around windows.** You may be losing heat around your windows as well. By making sure they are properly caulked, you may cut your heating bill dramatically.
4. **Add insulation.** Many older homes have little or no insulation in the attic. Adding insulation can to the attic, walls or floors can make a big difference in winter (conserving heat) and summer (keeping the cool air in).
5. **Update your appliances.** By upgrading an old furnace, or purchasing more efficient appliances, you can increase your home's energy efficiency while keeping it warm during those cold weather months.
6. **Change the direction of your ceiling fan.** Did you know that rotating your fan clockwise produces warmer air, and counterclockwise produces cooler air? It's true!
7. **Install a programmable thermostat.** Keeping temperatures lower at night can save you a lot of money on heating costs.
8. **Lower your water heater temperature.** By keeping the maximum temperature of your water heater just a little lower it will consume less energy, which can also save money.
9. **Keep your home temperature no lower than 65 degrees.** While you want to save money (especially if you're away), you also need to make sure your pipes don't freeze and expand, causing connecting faucets and pipes to freeze and break. Covering outside faucets with insulation kits also helps.
10. **Clean your gutters regularly.** Clear roof gutters and downspouts so they can drain properly and won't cause issues with ice build-up or water overflow during a storm.

<https://www.chubb.com/us-en/expect-more/10-ways-to-protect-your-home-against-cold-weather.aspx?seg=sw>



Congratulations

Please join us in congratulating **Marilyn Nagle**, *Personal Lines Account Executive*, on her retirement after over 18 years of dedicated service to Flood and Peterson.

Marilyn will be deeply missed, but we wish her the best on this next adventure.



Pictured: (Top) Whitney Shupe, Stephanie Newell, Marilyn Nagle, Ken Klein, Stacy Myrant-Huckaby, Charee Voelz (retired)
(Bottom) Lisa Whittaker, Lynda Mitch, Danielle Lidiak, Kendra Naibauer

SAVE THE DATE

October 18, 2019

2019 Outreaches - Schedule is being confirmed.
Visit our website throughout the year to stay informed.



Put a **FREEZE** on Winter Holiday Fires

It's fun to decorate for the winter holidays, but holiday decorations can increase your risk for a home fire. As you deck the halls this season, be fire smart.



More than half of the home decoration fires in December are started by candles



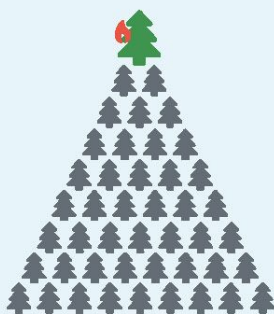
More than 1/3 of home decoration fires are started by candles.



The top 3 days for home candle fires are **Christmas Day, New Year's Day** and **New Year's Eve**.



Keep candles at least **12 inches** away from anything that burns.



Although Christmas tree fires are not common, when they do occur, they are dangerous.

On average, **1 of every 45** reported home Christmas tree fires resulted in death.



A heat source too close to the Christmas tree causes **1 in every 4** winter fires.



Read manufacturer's instructions for the number of light strands to connect.



Make sure your tree is **at least 3 feet away** from heat sources like fireplaces, radiators, space heaters, candles or heat vents. Also, make sure your tree does not block exits.



Get rid of your tree after Christmas or when it is dry.



4687 W. 18th Street
Greeley, CO 80634

(970) 356-0123
www.floodpeterson.com

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