



Consumer Advocacy and Medicare Update

Ron C. Henderson Deputy Commissioner
Office of Consumer Advocacy

James J. Donelon
Commissioner of Insurance

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To find out if Consumer Advocacy will be in your area or to request a speaker for your organization or group, call (225) 219-0619 or send an email to consumeradvocacy@ldi.la.gov

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Preparing for Winter

According to the Louisiana Office of Emergency Preparedness, the leading cause of death during winter storms is transportation accidents. Preparing your vehicle for winter weather and knowing how to react if stranded or lost on the road are the keys to safe winter driving.

The winter season may have officially started back in December, but it's not too late to prepare your car for future cold weather conditions. Here are some tips to prepare for freezing temps ahead:

- Have a mechanic perform a maintenance check on the following items on your car:
 - Battery
 - Thermostat
 - Antifreeze
 - Wipers and windshield washer fluid
 - Ignition system
 - Lights
 - Exhaust system
 - Heater
 - Brakes
 - Defroster
- Install good winter tires.
- Keep a windshield scraper on-hand to remove ice from the windshield.
- Maintain at least a half tank of gas during the winter months.
- Store a winter supply kit in your car consisting of flashlights, first aid, blankets, matches, mittens, socks, rain gear, booster cables, small tools, necessary medications, non-perishable snacks and bottled water.

In addition to your vehicle, you should also take steps to prepare your home for frigid temperatures. Here are just a few ways to winterize your home:

- Caulk and weather-strip doors and windows.
- Insulate walls and attics.
- Insulate pipes with insulation or newspapers and plastic.
- Allow faucets to drip a little during cold weather to avoid freezing.
- Locate and learn how to use shut off water valves.
- If using a space heater, maintain a three foot clutter free zone around the heater. This rule also applies to fireplaces and furnaces.
- Have heating equipment and chimneys cleaned and inspected every year.
- Keep fire extinguishers on hand and be sure to check that all smoke alarms are in good condition.

Even though the odds of being snowed-in are low in Louisiana, we are not a stranger to being frozen-in and have already had quite a few freezing nights in the early days of winter. Taking every precaution to be ready for winter freezes is a plus for you.

Insurance for Your Luxury

Now that the holidays are over, it's time to insure those big ticket items you may have gotten. While many items can be covered under a standard insurance policy, high-priced items such as expensive cars, boats or jewelry might require a special policy known as surplus lines insurance.

Surplus lines insurance is an alternative type of property and casualty insurance coverage for consumers who cannot get coverage in the standard market. Standard insurance companies may choose not to write policies for specialty risk or high-risk situations. In such cases, a surplus lines policy is needed.

Typical examples of properties insured by surplus lines include extremely old or dangerously exposed homes and multi-dwelling units such as condos or townhomes; however, expensive cars or boats and costly art and jewelry collections can be covered under a surplus lines policy as well. Surplus lines insurers also cover high-risk situations such as earthquakes, terrorist acts, taxi cabs, insurance for oil and gas refineries and special events such as state fairs or football games.

Surplus lines insurers are regulated in the state or country in which they are domiciled and may sell insurance in Louisiana once they have met eligibility requirements. They have more freedom and flexibility for accepting risks and designing and pricing their policies. Surplus lines insurers can tailor a policy to meet a specific risk and they are willing to cover risks that standard insurance companies are not. Consequently, they typically have higher premiums because they insure risks that standard insurance companies will not accept and because the risks they are insuring are greater.

For more information on surplus lines insurers, check out the department's brochure, [Surplus Lines: Insuring Rare, Unusual or Exposed Property in Louisiana](#), located on the LDI [website](#).

Smarter Home Security

Traditional home security systems are safe but they are not always accessible, especially when you are away for the holidays. With a little help from your smart phone, you can set your alarm system, view what's happening, but most importantly, ensure a safe home when you return.

Many companies have developed applications (apps) for smartphones that allow you to connect with your home alarm system. As the home owner you would download the app that corresponds with your alarm and proceed with the steps for proper set up. If your alarm does not come with a camera you can download the app to an old smartphone or laptop that will act as your camera. You will then be able to see all moving activity that goes on throughout your house wherever the device's camera is placed and where you want it to monitor. These apps can send you notifications regarding flooding, smoke, fire, intruders and carbon monoxide.

Even if you don't have an alarm system you can still keep watch through other applications. For example, there are recently developed products that will allow a user to stream a live feed of their home to their smartphone through the use of Wi-Fi enabled cameras. These high-definition cameras are able to be placed anywhere inside the home and empower the user with more information than a traditional home security would allow. Devices such as this will notify the user of an incident taking

place in their home and allow them to look and determine whether or not the proper authorities need to be contacted.

In this day and age of smart devices, there is no reason not to keep up with technology that will protect your home, particularly considering the low cost of such systems. Perhaps you are paying a home monitoring company that is contacted in case your home alarm is activated. Adding video monitoring to your smart phone will certainly give you instant video of a home invasion that will readily serve as evidence for the police leading to the arrest of the perpetrator and recovery of your goods.

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Office of Consumer Advocacy
(225) 219-0619 or (800)259-5300

P.O. Box 94214
www.ldi.la.gov

Baton Rouge, LA 70804-9214
consumeradvocacy@ldi.la.gov