

Ready for Spring?

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Whether the groundhog does or doesn't see his shadow, spring will arrive before long. With warming temperatures come potential hazards to your insureds. Helping clients navigate and prepare for the issues that come with the spring thaw is another sign of the true insurance professional.

Most of the United States is subject to freezing temperatures. Freezing and thawing take their toll on roads – as demonstrated by the huge potholes that seem to be everywhere. Hitting a pothole can mean serious damage to the car, including causing the driver to lose control and hit another car or pedestrian. Spring thaw and rains means that the potholes are often filled with water and hard to see. The American Automobile Association estimates that pothole damage costs vehicle owners \$3 billion per year at about \$300 per vehicle (<https://www.oregon.aaa.com/2016/02/pothole-damage-costs-u-s-drivers-3-billion-annually/>) Over a five year period, 16 million cars were damaged by potholes. Damage to the car is covered if the owner carries collision coverage. However, this would not include wear and tear damage to the tires caused by driving on pothole covered roads. Liability for damage to another car or injury to a pedestrian would fall under liability coverage.

In addition to potholes, spring driving has other hazards. Melting snow makes roads wet and sometimes slippery. Black ice may be lurking. This is especially true when warm days transition to nighttime temperatures that dip below freezing. Animals, motorcyclists and pedestrians are out in greater numbers. Check tires for proper pressure and tread. Tire pressure may be low as cold temperatures cause

them to be underinflated. Proper tread helps move water away from the tire, meaning safer driving.

Building foundations are susceptible to damage from changes in both temperature and moisture content of the surrounding soil. Concrete is porous, which means moisture gets inside. Over time, the freezing and thawing can cause cracks. Excess moisture in the soil can create similar problems, as soil expands when it freezes and may lead to uneven settling of the foundation or other damage. After the snow melts is the ideal time to inspect for cracks, gaps, holes or displacement.

Salt left on vehicles, including snow blowers, tractors or other equipment can cause rust damage to undercarriage, exhaust, muffler and brakes. Such damage can be avoided by washing the vehicles thoroughly, especially the undercarriage.

Homeowners or businessowners policies may exclude damage, such as that caused by adding salt to the driveway, parking lot or walkways, as normal wear and tear. Trees that are damaged by heavy snow or driveway cracks resulting from freezing and thawing are normally excluded from coverage. However, damage caused by others, such as neighbors, contractors or municipal and state workers, may be reimbursable. Damage done by snow plows may be covered by the municipality. If a neighbor damages your driveway, landscaping or lawn through salt application or snow plowing, there may be recourse



through their homeowners coverage.

Check the roof for damage that may have been caused by snow, ice, wind, rain and falling tree limbs during the winter. This includes damage caused by ice dams or damage to gutters from ice and snow. If tree limbs have fallen, check to see if the tree has died and needs to be removed so it does not fall on anything or anyone and cause damage or injury. Check dryer vents for lint buildup – especially if the outlet has been blocked by snow. Water lines may not have been properly drained prior to the cold weather, and should be checked for leaks. Winter damage can be especially devastating to businesses that rely on grass and landscaping, such as golf courses.

Spring brings warmer weather and renewal, but there are still issues to be aware of. Helping clients prepare for and deal with damage from the winter is another value-added service of the professional insurance agent.

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