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# Umbrella TIMES



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## IS MOLD COVERED BY MY HOMEOWNERS' POLICY?

Mold can be found almost anywhere, and it will grow indoors where there is moisture. Your insurance policy will typically only cover mold damage when it is the result of a covered peril. For example, your homeowner's insurance policy won't cover mold that forms in your shower or from a burst pipe in your basement, goes unnoticed, and results in mold.

Mold resulting from a flood, sewer backup, or water seeping from the ground will, usually, not be covered by your insurance policy. However, one situation where a home insurance policy may cover mold damage is during winter when an ice dam on the roof causes water damage.

Suppose you discover a mold problem. Will your homeowner's insurance cover the removal of the mold? That depends on the amount of damage, the way your policy was written, and

your insurance company. Most insurance companies offering mold coverage have limits to the amount they will cover.

Typically, your homeowner's insurance covers only what your policy lists. Some covered peril instances are standard on policies, such as fire and vandalism coverage, but you can add additional coverage. Mold mitigation insurance coverage may also be an option.

"Mold coverage with some carriers is automatically included in homeowners policies up to a certain limit, and other carriers require us to add it on as an optional coverage," says Kyle Ganss, BCA Insurance Advisor. "The bottom line, mold is an issue many people do not think about until it happens to them, so be prepared. The advisors at BCA insurance can help guide you through the options available to you."



- 4.6 million cases of asthma in the U.S. are attributable to dampness and mold exposure in the home.
- 45 million buildings in the U.S. have unhealthy levels of mold.
- Infants exposed to mold in their living environments have nearly a 3x greater risk of becoming asthmatic than those who did not have extensive mold exposure.
- 93% of chronic sinus infections have been attributed to mold.
- Any kind of water damage in a home can lead to the growth of mold in as soon as 24-48 hours.

(Source: RealTime Laboratories, Lewisville, TX; other sources)



## Spotlight ON STAFF



Kevin O'Connor joined BCA Insurance Group in October of 2018. He has eight years of experience working and consulting in the financial industry and holds his Series 7 and 63 securities licenses. He also holds his Life, Accident and Health and Property and Casualty insurance licenses. Kevin's main passion is working with his clients to help them achieve their goals and dreams while providing outstanding services to them and their families.

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**"I enjoy the challenge of servicing my clients by providing them with options that would best meet their needs."**

**- Kevin O'Connor, Insurance Advisor**

Outside of work, Kevin enjoys spending time with his family and friends. He is an avid boater of both sailboats and powerboats and has competed in several Bayview Port Huron to Mackinac races. He enjoys golf, tennis, concerts, travel, and attending sporting events.



## WHY CLEAN YOUR DRYER VENTS?

Many homes have flexible plastic or vinyl dryer vents that can cause a buildup of lint in the vent's ridges. Regular cleaning of your dryer vent can eliminate the risk of fire.

### Here are reasons to do so:

#### 1. Safety

Clogged dryer vents cause thousands of structural fires each year. In addition, gasses and carbon monoxide can back up into your home through clogged vents.

#### 2. Mold

Dryers emit moisture and hot air which can lead to mold that has built up in the duct.

#### 3. Improved Efficiency

A clogged dryer vent prevents the proper amount of hot air to reach and dry your clothes. You, therefore, need to run your dryer longer which adds costs to your gas or electric utility bill.

#### 4. Less Maintenance, Longer Life

A clogged dryer vent adds more wear and tear to your unit. This could lead to more repair costs and, ultimately, decreases the life of the dryer. Your dryer will work better and last longer if it is properly maintained.

### Tips to Clean Your Dryer Vents

1. Clean it once a year.
2. What if you clean it yourself? Consider this:
  - a. A vacuum cleaner may compact the lint and cause a blockage that could lead to a fire.
  - b. A do-it-yourself cleaning attachment or kit may cause you to think the fire risk has been eliminated when, in fact, it has not.
  - c. If you still want to clean it yourself, make sure you clean the vent that connects the back of your dryer to the outside wall. Unplug the dryer from the electrical outlet before doing any work.
3. Hire a professional who has worked on most dryer brands and models and will be able to clean the interior components more efficiently than you can.

### Steps to Prevent Lint Buildup

1. Empty the lint trap before each load.
2. Let your dryer cool for 15-20 minutes between loads.
3. Use liquid fabric softener instead of dryer sheets.
4. Periodically check the vent pipe for debris.

(Sources: Fresh Aire Duct Cleaning, [www.angi.com](http://www.angi.com))





# INSURANCE RATES RISING?

Did your homeowner's insurance premium increase? It is not uncommon to see an annual increase in your premium. In many cases, it's not the result of something you did. In fact, much of it may be out of your control. Here are a few reasons your rates may have gone up:

- **Labor and construction material costs have risen.** Part of your premium is based on how much it would cost to rebuild your property if there were a total loss. As construction costs rise, insurance carriers adjust your coverage to reflect these local factors.
- **An increase in natural disasters or bad weather.** Catastrophic events like wildfires, wind or hail increase the

risk to your property. So, insurance carriers typically increase rates as these occur. An increase in damaging weather conditions like hail, wind, tornadoes, and hurricanes can also cause a rise in premiums.

- **Your aging home.** As your property ages, it becomes more vulnerable to damage and loss. Plumbing, HVAC, and electrical systems are more liable to break down or cause fires or other issues. Your roof and foundation experience wear and tear and are more susceptible to the weather. As a result, your insurance carrier may increase your premiums to account for these added risks.

## How to Help Prevent a Loss

Here are some actions you can take to help protect against losses or ensure you get the homeowners insurance rate that works best for you.

- **Consider replacing any fixtures or features that are more than 20 years old.** Contact your insurance agent as it may help reduce your rates.
- **Invest in smart home technology.** Monitoring systems have sensors that can alert you to water leaks, sounding smoke alarms, temperature changes in your home, and the opening of doors and windows.
- **Consider higher deductibles.** If you increase your homeowner's deductible, it can help save money on your policy. Although you will be responsible for the higher deductible, your premium can be lowered. Talk to your BCA insurance advisor to explain your deductible options before you decide what to do.
- **Ask about opportunities to save.** You can benefit from a multi-policy discount or by bundling your homeowner's policy with auto insurance or an umbrella policy. If you consistently pay your premium on time, there may be some options to help save you money. It is worth discussing with your BCA insurance advisor.

(Source: Travelers Insurance)

## THE RECIPE FROM MO'S KITCHEN!

# Mo's Picnic Chicken

### INGREDIENTS:

- 18 Ritz crackers (36 or more for whole chicken)
- 1 tsp. savory salt or 1 1/2 tsp. curry
- 1 tsp. garlic
- 1/4 tap. paprika
- 2 eggs
- 2 tbs. milk
- 1 chicken cut up ( chicken parts can be used)
- 1/3 cup melted margarine

### DIRECTIONS:

Crush crackers and combine with seasonings, then set aside. Beat eggs with milk in pie pan. Roll chicken in crumb mixture and then in beaten eggs and again in crumbs. Place in shallow pan - skin side up. Drizzle with melted margarine. Bake at 350 degrees for 60 minutes. DO NOT TURN. Good hot or cold.



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## INSURANCE SOLUTIONS

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## OUR Vision

“Our vision is to provide quality coverage and service for our clients at all times with the utmost of integrity. We strive to make a difference in the lives of our customers, which is why we consistently add new carriers to our portfolio of offerings while creating maximum value for our customers at all times.”

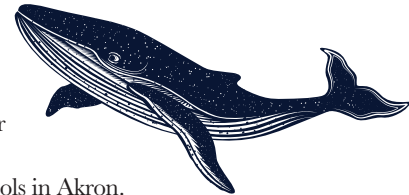
- Kathy Williams, Partner & Principal Agent  
- Kevin Carmony, Partner & Financial Consultant

## 20 MIND-BLOWING WEIRD LAWS IN OHIO

**It is illegal to fish whales on Sunday in Ohio.**

It is illegal to crossdress in Ironton.  
It is illegal to display colored chicken for sale in Akron.

It is illegal to post signs at swimming pools in Akron.



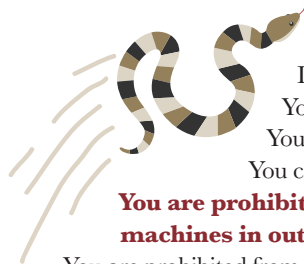
**It is illegal to catch mice without a hunter's license in Cleveland.**

It is illegal to eat donuts while walking backward in Marion.  
It is illegal to run a horse for more than five miles per hour in Lowell.  
It is illegal to kill a housefly within 160 feet of a church.



**It is illegal to throw a snake at anyone in Toledo.**

If you lost your pet tiger you must notify the authorities within an hour.  
If you are about to pass another vehicle you must honk the horn.  
You can't make a fish drunken.  
You can't make a cow walk down the Lake Road in Bay Village.  
You can't participate or conduct a duel.



**You are prohibited from installing and using slot machines in outhouses.**

You are prohibited from riding on the rooftop of a taxi cab in Youngstown.  
You will be charged if you play in a public park without the permission of the superintendent in Canton.

More than five women can't stay in a single house.  
Women are restricted from wearing patent leather shoes in public.  
Police officers are allowed to bite dogs to calm them down.

Source: [triviasharp.com](http://triviasharp.com)

