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NEWSBLAST

Road Safety

Be Extra Careful Driving in Work Zones

SOME OF the riskiest locations for roadway collisions are work zones, as they often result in changes in traffic patterns and right of way, along with workers present and large commercial vehicles on the scene.

Work zones are designed to improve the safety of workers who are enhancing or repairing roads, freeways, bridges, sewage and other infrastructure by separating construction and maintenance activities from traffic. The crews do that by providing a safe route for motorists, pedestrians and bicyclists and a safe area for the workers on the scene.

That stew of activity and unpredictability sadly results in carnage. In 2023, 899 people died in work zones in the U.S., out of an estimated 101,000 crashes, according to the National Workzone Safety Information Clearinghouse. More than 300 of those fatalities involved commercial vehicles.

The most common types of fatal accidents in work zones are:

- Crashes involving a commercial vehicle: 33%
- Crashes caused by speeding: 31%
- Rear-end collisions: 24%

Safety tips for drivers

The Federal Highway Administration recommends the following when driving into or in road work zones:

- Pay attention to work zone signs.
- Watch for workers. In 2023, 135 workers were killed in highway work zones.
- Slow down. Speeding can lead to crashes with other vehicles and with field workers. Make sure to obey posted work zone speed limits
- Leave enough space between you and the motorist in front of you.
- Be prepared to stop or slow unexpectedly. Work zone activity often leads to congestion, delays and traffic queues.
- Expect to stop when you see a “Flagger Ahead” sign.
- If stopped or slowed in a traffic queue, consider turning on your flashers to warn traffic coming up behind you if you are last in line.
- Watch for traffic and workers going into or out of the work zone. Large trucks may suddenly lurch out of a work zone into your lane, so be on your toes.
- Use caution around large vehicles. Large vehicles have a slower reaction time, so refrain from making sudden lane changes in front of trucks or buses that are trying to slow down.
- Get into the open lane as soon as possible at lane closures.
- Use alternative routes to avoid work zones whenever feasible. ❖

Interwest Insurance Services

Wishes You a

Happy New Year

2026



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Self-Driving Cars and Your Insurance



A SMALL BUT growing number of vehicles on U.S. roads can operate without human control in defined conditions, which is testing long-standing assumptions in auto insurance about who is responsible when a crash occurs.

This has caused a dilemma since insurance pricing, claims handling and even medical bill payments after an accident are all built around fault. As more vehicles take over driving tasks, insurers, regulators and courts are being pushed to decide whether responsibility belongs with the person in the car or the company that designed the system.

Self-driving vehicles still uncommon

Privately owned vehicles with true self-driving capability are still rare, but some manufacturers are pushing in that direction. Tesla continues to market its Full Self-Driving system as it works toward higher levels of autonomy, but the reality is that many Tesla drivers use this mode regularly and often in conditions they shouldn't.

There are also commercial robotaxi fleets operating by companies such as Waymo operate in cities including Phoenix, San Francisco, Los Angeles and Austin.

Industry estimates suggest more than 1,500 fully autonomous vehicles are currently in commercial service in the U.S.

Crashes and fault in self-driving mode

Self-driving systems have already been involved in real-world crashes, and those incidents illustrate why insurance questions are so complex.

Federal safety regulators have reviewed hundreds of crashes involving automated driving systems. In many cases, investigators found that the autonomous vehicle was struck by another driver or that the human occupant misused the system. In a smaller number of cases, system limitations like failing to identify a pedestrian or hazard caused an accident.

Currently, if a motorist is using self-driving mode and is found at

fault in an accident, insurers would still handle the claim as normal. However, if the insurer's investigation finds that the self-driving system caused the accident, they may come after the manufacturer to recoup any payout they make.

Self-driving cars generate detailed records showing speed, braking, steering inputs and system status before and during a crash. That data has become central to determining whether the vehicle or a human occupant was responsible.

Some manufacturers have moved directly into insurance. Tesla, for example, offers its own coverage in several states and uses real-time driving data to price premiums.

Why rates may eventually fall

Self-driving technology holds long-term promise for insurance. Since human error is a major contributor to crashes, removing it from the equation could significantly reduce the frequency of accidents over time.

Fewer crashes would ultimately mean fewer claims.

In the near term, however, savings are not guaranteed. Self-driving vehicles are expensive to repair due to sensors, cameras and specialized software that must be recalibrated after even minor accidents.

What this means for consumers

Consumers should not expect immediate insurance discounts simply because a vehicle can drive itself.

Instead, expect closer scrutiny after accidents, heavier reliance on vehicle data and evolving policy language that clarifies responsibility when software is in control.

For now, insurance companies and courts are still deciding cases on which driver is at fault. Eventually, when most cars on the road are fully self-driving, things may change, but that's not happening in the near future. ❖

Costly Events

When Sewage Comes Back: A Homeowner's Nightmare

FEW HOMEOWNERS' nightmares compare to sewage backing up through a toilet, shower or basement floor drain.

Beyond the mess and health concerns, sewer backup events can cause extensive damage to flooring, drywall, furniture and personal belongings — and many homeowners are shocked to learn that their standard homeowner's insurance policy typically does not cover the loss. According to the Environmental Protection Agency, approximately 75,000 sewage backup incidents occur every year in the U.S.

Sewer backups occur when wastewater cannot flow through municipal or private sewer systems and instead reverses direction, forcing water and sewage back into homes. These incidents are becoming more common as heavier rainfall strains aging infrastructure and overwhelms sewer systems.

Across the country, sewer systems are under pressure. Aging pipes, tree-root intrusions and combined stormwater and sewage lines all increase the risk of backups.

Climate change is compounding the problem, with meteorologists projecting wetter conditions and more intense rain events in many regions.

The true cost of a sewer backup

Industry estimates show sewer backup losses often range from \$20,000 to \$80,000, particularly in homes with finished basements or living space below ground level.

Potential damage

- Carpet, hardwood, tile and subflooring
- Drywall, insulation and baseboards
- Furniture, electronics and stored belongings

Insurance

Most homeowner's policies don't cover sewer backups unless the homeowner purchases a specific sewer or water backup endorsement.

Most policies cap claim payouts at between \$5,000 and \$10,000, although larger limits are available from specialty insurers.

That typical limit may not be enough for major damage, but it can defray the cost of repairs and cleanup overall.

Policies will generally cover (up to policy limits) the cost of:

- Cleanup and water extraction
- Repairs to walls, flooring and built-ins
- Replacement of damaged personal property
- Mold remediation related to the covered backup

Pay close attention to deductibles. Some sewer backup endorsements use the policy's standard deductible, while others impose a separate water backup deductible, often ranging from \$1,000 to \$5,000. On smaller losses, the deductible can significantly reduce the claim payout.

Policies are relatively inexpensive. The typical policy costs \$50 to \$250 per year, but premiums can be higher in areas with older sewage lines and infrastructure.

Review your coverage

Sewer backups are not rare events, and the financial impact can be severe. Homes with finished basements, older plumbing or aging municipal sewer systems face higher risk, particularly as heavier rainfall becomes more common.

Purchasing a sewer backup endorsement can cover the costs of one of these incidents. Equally important is selecting a limit that reflects the true value of what could be damaged below ground level. ❖



New Year Safety

Five Tips to Make Your Home and Family Safer This Year

AS THE New Year begins, one of your resolutions for 2026 should be to improve safety for you and your family.

There are many things we can all do better in terms of ensuring that we are safe and that our home and valuables are protected.

This year we offer up these five actions you can take to reduce the chances of one of your family members or a house guest getting hurt, and to see your possessions are well protected. Remember too that after the New Year, robbers are on the prowl, looking for opportunities to make off with the new stuff you got for Christmas.

1. Childproof your home, even for older kids

You can change the way you protect your kids in the home as they age.

Babies and toddlers – Install cabinet locks to prevent babies from getting into places with household chemicals and cleaners, or your liquor.

Install cordless blinds or curtains throughout your home to prevent choking.

Young children – With young children, make sure you have non-slip rugs in the bathroom.

Also, one common injury for the little ones is burns and scalds. Keep a close eye on your children whenever they are near things that can burn them like ovens and stoves, heaters, the fireplace and other appliances and products that may get hot, such as curling irons or hair straighteners.

Pre-teens – As the kids get older, subtler and unseen dangers await them, especially as most of them are using computers, smartphones or tablets to play games, socialize and surf the internet.

You may want to install parental controls on the computer and have a talk with your kids about sharing personal information – and also about talking to strangers online.

2. Keep your valuables safe

Home burglaries increase after the holidays, so if you have expensive jewelry, cash or other valuables you don't want to go missing, you should store them in a fireproof safe.

Other items you should consider storing in the safe include the deed to your home,

wills, birth certificates, passports and any other important documents you don't want to lose.

The fireproof part is important since fires, floods and other disasters can damage or destroy those documents.

3. Close the garage door

Drive down most any neighborhood during the day, and you are likely to see at least one house with the garage door open and nobody in sight.

By leaving your garage door open you might as well hang a sign that says, "Free stuff. Come and get it."

Also, if you are going to be away for any extended period of time, you should consider disabling your garage door.

4. Start a neighborhood watch

You may have nosy neighbors who annoy you, but they could suddenly become your best friend if they catch a stranger snooping around the outside of your house.

If you are concerned about the potential for break-ins, you can start by talking with your neighbors. Encourage them to check in on each other, promise not to ignore alarms that go off, watch for strangers wandering and loitering in the neighborhood and notify one another of suspicious activity.

You can make it formal by proposing a neighborhood watch program.

5. Keep emergency numbers

If your older kids are home alone, you should make it easy for them to react if there is an emergency. Keep a note on your fridge that lists the following information:

- 911 for emergencies.
- 1-800-222-1222 for the Poison Control Center.
- The numbers for a pediatrician, police, fire department, emergency medical services and a neighbor.
- Your home address, so that caregivers and children can easily tell emergency personnel how to locate the home. ❖

