

Richmond

BLOCK



WATCH

Newsletter

Working together to prevent crime

Fall 2003

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Block Watch Captain Susan Greenwood and the Abercrombie gang!

Fire Safety: Smoke Detectors

Smoke alarms sound an alarm when a fire starts, alerting people before they are trapped or overcome by smoke.

With smoke alarms, your risk of dying in a home fire is cut nearly in half. Replace batteries once a year, or whenever a detector chirps to signal that its battery is low. **Never borrow detector batteries for other uses – a disabled smoke detector cannot save your life!** For complete home protection, consider installing automatic fire sprinklers in addition to your smoke detectors. If your detector is more than ten years old, replace it. Install smoke alarms in every sleeping area of your home.

Most fatal home fires occur at night while people are asleep. Poisonous gases and smoke from a fire can numb the senses in a very short time. Every home needs a device that can wake people up in time to escape from a fire. Almost every day a smoke detector saves somebody's life. Of all the low-cost fire alarm devices you can buy, **fire officials consider smoke alarms the most effective!**

Choosing a Smoke Detector

Dozens of reputable brands of smoke detectors are readily available. No matter where you buy your detectors or what type they are, be sure to **buy only "labelled" units** – those bearing the mark of an organization that tests and evaluates products. Any labelled smoke detector offers protection



Block Watch Captain Heather Hannah and her group enjoying their Block Watch party!

– whether it is powered by batteries, household current or a combination; whether it is a photo-electric, ionization or combination sensor. But to get the protection you paid for, **it is vital that you follow the manufacturer's recommendations** for installation, testing and maintenance.

How many Smoke Alarms do you need?

According to the widely accepted Standards on Household Fire Warning Equipment (NFPA 74), minimum protection requires smoke detectors outside each bedroom and on each additional level of the house – including the basement.

For extra protection, the National Fire Protection Association (NFPA) recommends that you also install detectors inside each bedroom, the dining room, furnace room, utility room and hallways. If your family sleeps with the bedroom doors closed, it is especially important to install detectors inside the bedrooms. Also, some smoke detectors are not recommended for kitchens because of false alarms from cooking vapours, or garages where automobile exhaust might cause alarms, or for attics or other unheated spaces where extremes of temperature or humidity might affect their operation.

How to install a Smoke Alarm

Read, install and locate smoke alarms according to the manufacturers instruction manual. Battery operated units are simple to install but your home may have hardwired units and



they may need to be installed by a qualified person. Read and keep the instruction manual! Some electrically powered units have a battery back-up feature that is a smart option to have in the event of a power outage.

Smoke Alarm Maintenance

Replace the batteries at least once a year or according to the manufacturer's recommendation. Warn everyone in your household to leave working batteries in smoke detectors.

Replace painted and damaged smoke alarms. Cobwebs and dust can impair a detector's sensitivity, clean your detectors at least once a year according to the manufacturer's instructions.

Follow the manufacturer's instructions for testing your smoke detector. It only takes a moment to test a smoke detector that could save your life; test yours once a week to make sure you're protected.

School Zone Speed Limits

With children returning to school, motorists are encouraged to remember speed rules in school and playground zones. When school is in session, the 30 km/h speed limit is in effect from 8:00 a.m. to 5:00 p.m. on weekdays. The speed limit in playground zones is in effect dawn to dusk, every day of the year. Drivers must slow down to 30 km/h.

Richmond Crime Stats

Residential B&Es (Jan. – June 2003)

January	92
February	100
March	61
April	45
May	50
June	56

Theft from Auto (Jan. – June 2003)

January	137
February	121
March	180
April	200
May	216
June	226

Auto Theft (Jan. – June 2003)

January	59
February	43
March	73
April	49
May	45
June	60

Coast Capital Insurance Services

Insurance Tips

The extreme forest fires in the Interior of the Province have highlighted the need for Fire Insurance. In the Interior, some people were caught without insurance, don't let that happen to you. Even if you have paid off your mortgage, Insurance is a necessity to protect your most valuable assets, your home and personal property.

Because Home Insurance is an intangible commodity, people have a tendency not to fully understand the product they are purchasing. It is important that people allocate sufficient time to meet with their insurance representative in order to get a better understanding of their purchase.

At Coast Capital Insurance Services, our agents are available to sit down with you, review your insurance needs and make coverage recommendations. The following are some guidelines for the types of questions you should ask at your insurance review.

Questions to Ask Your Insurance Representative About Home Insurance

1. What kind of home/tenant/condo /mobile home insurance coverage do I have?
 - (a) Some policies cover only "named perils" -- in other words, if the "peril" (the cause of the damage) isn't listed on your policy, it isn't covered. This is generally referred to as a standard policy.
 - (b) Other policies cover named perils on the contents of your home and "all risks" on the building. "All risks" provides insurance for losses due to a wide range of causes. But instead of listing what is covered, an all risks policy lists what is EXCLUDED, or NOT covered. This is generally referred to as a broad form policy.



(c) Still other policies cover all risks on both the building and its contents, but is still subject to some exclusions. This is generally referred to as a comprehensive policy.

2. What's not covered in my home insurance policy?

This is very specific to you. Only your broker or agent will be able to answer this question.

3. Are there certain risks or potential hazards to my home for which I can't buy insurance?

No policy covers everything that could go wrong. And if it did, the premiums would cost too much to be useful. Insurance is intended for unforeseeable events. Flooding, for example, generally cannot be insured against; that's usually because such damage is inevitable. After all, a house built in an area which can be flooded...eventually will be flooded. That's what Mother Nature does on flood plains!

4. Is optional coverage available for hazards/risks that are not normally included in my homeowner's policy?

Yes, for example, if you live in an earthquake zone, you might want to consider buying earthquake coverage or if you are worried about water damage from a blocked drain, you might want sewer back-up coverage. Discuss which options you may need with your insurance representative.

5. What things could happen to my property that won't be covered, unless I make special arrangements?

Here's one example. Damage arising from the freezing of indoor plumbing is seen as preventable. So, *if you are away from home for more than four days during the normal heating season, you must drain the plumbing or arrange to have your home checked daily by a competent person* to ensure that heat is maintained. If you do not make these arrangements and your pipes burst, you may end up holding the clean-up bill along with a mop and pail. Ask your insurance representative about other conditions that may apply to you

6. What are some items that might require additional insurance?

The dollar limits to replace stolen cash, or garden tractors, watercraft and computer software are relatively small. Coverage limits may apply also if the following are stolen: bicycles, jewellery, watches and furs, coin, stamp and card collections. Reasonably priced supplementary insurance is usually available. This supplementary insurance, often called "riders" or "floaters," provide extended coverage for these specific items. Coverage can be world-wide and there's usually no deductible. Discuss the items that you may want specifically listed to be insured with your representative.

7. What is the deductible? Give me the price of my home insurance coverage with some different deductibles.

The higher the deductible (the portion of a claim that you have to pay), the lower the premium. Compare the premium with different deductibles, and then decide whether the lower premium is worth the higher amount you would have to pay out of pocket if you had a claim.

8. Am I entitled to any discounts and/or is there anything I can do to get a discount?

Many insurance companies offer discounts to policyholders who have newer homes, who have installed safety features like smoke detectors and burglar alarms, and who have made no claims for a certain period of time. Some are even giving discounts to non-smokers! So you can quit smoking or install a burglar alarm! Whatever the case, make sure you get all the discounts to which you are entitled.

9. On what basis are claims going to be paid?

Most claims on home policies are paid on a replacement cost basis, meaning that the insurance pays the cost of replacing the damaged or lost item with a new one that is as close to the original as possible in functionality and quality. However, some policies may pay only actual cash value, which means replacement cost LESS depreciation. Ask your insurance representative what you have. Of course, you have to actually replace the item in order to receive replacement cost for it.

**10. Should I make a claim with every loss?**

Although this is a very personal decision, before making a home insurance claim consider the cost of the damage compared to your deductible. If the difference is negligible, you may choose not to make a claim, especially if it meant losing your “no claim discount” (if offered by your insurance company). Losing your no claims discount would increase your premiums.

11. What kind of liability coverage do I have and how much?

You are covered for unintentional property damage, bodily injuries and legal costs for which you are legally responsible anywhere in the world. A minimum limit of \$1 million is recommended. Ask your insurance representative about the specific coverage in your policy.

12. I'm going on sabbatical for a year and renting out my home. Does my home insurance cover any damage that the tenants may cause? Will my home insurance protect me if they end up stealing my TV, stereo and bedroom furniture? Do I need special insurance?

First, whenever you have a lifestyle change like this, tell your insurance representative because there will usually be restrictions on such things as theft and damage by tenants. He/she can outline these restrictions so that you can take precautionary measures. Other lifestyle changes that warrant a phone call to your insurance representative include: home renovations, home exchange programs, running a small business from your home, installing a home security system, purchasing a cottage/boat, etc.

13. Do I get a discount for being an active member of Block Watch?

You will need to check with your broker, most insurance companies will allow a discount when provided with proof of membership in Block Watch.

Mailbox Theft

This is an advisory to everyone with mail delivery to multi-mailboxes. Thefts from these types of mailboxes have continued. It is important to remember to check for mail in your box everyday as soon as possible after your mail is delivered. Always remember, if you are going on vacation to have someone you trust pick up your mail, preventing it from stacking up in your mailbox.

Victim Services

The Victim Services program provides information, support, and assistance to individuals dealing with the impact of assault, break and enter, robbery, fraud, sudden death, or any other traumatic incident in their lives. A person who has been exposed to an emotional crisis (such as a sudden unexpected trauma) may require assistance to regain control of their life. For further information, please contact Richmond RCMP Victim Services at (604) 270-6229.

Senior Awareness

Do you have elderly people living in your neighbourhood? If yes, here are a few tips to identify possible problems in their homes:

- the curtains and blinds remain unchanged;
- an absence of their daily routine, for example, the garbage is not taken out on garbage day; and
- mail and flyers are accumulating.

If you have any doubts, contact either your Block Captain or the non-emergency number of the RCMP (604) 278-1212.

If you are elderly and know other seniors, you may want to start a daily phone buddy system.

Look for the monthly Island Beat crime prevention newspaper column in the Richmond Review on Thursdays! This column is co-written by Cst. Anette Martin and Cst. Julie Powroznik of the Richmond RCMP Crime Prevention Unit and Wendy Milford and Sheila Yamamoto of the Richmond Block Watch program.

