VanBeurden
INSURANCE SERVICES, INC.
Since 1934

A full-service agency with a passion for protecting you, your family, and your business.

NEWSBLAST
October 2026 | Volume 4 | Issue 4

Homeowner's Issues

As Flood Risk Grows, More Homes Are Uninsured

AS STORMS become more frequent and severe, more areas once considered safe from flooding are now exposed.

Many homeowners in an area that's considered low risk by the Federal Emergency Management Agency may not have flood insurance. However, if a residence floods, standard homeowner's insurance will not cover the damage because flooding is excluded from coverage.

However, as more areas outside FEMA-designated flood zones experience flooding, residents must consider their risk. Fortunately, there is a simple solution: purchasing a flood insurance policy, which can be relatively inexpensive in areas not designated as flood zones.

No coverage

Homeowner's, insurance will typically cover some types of water damage, such as damage caused by a burst pipe or a roof or window leak. However, if the damage is caused by flooding due to storms or ocean surges, those policies likely won't cover it.

The typical policy defines flood damage as that caused by an overflow of inland or tidal waters.

Types of flood coverage

If you have a mortgage on a home in an area designated as a flood zone, the lender likely required you to purchase flood insurance in addition to property insurance. You can still purchase flood insurance if you live outside a flood zone and will likely qualify for lower rates.

Most homeowners purchase flood insurance through the National Flood Insurance Program, which is run by FEMA. There are private insurers in the market as well.

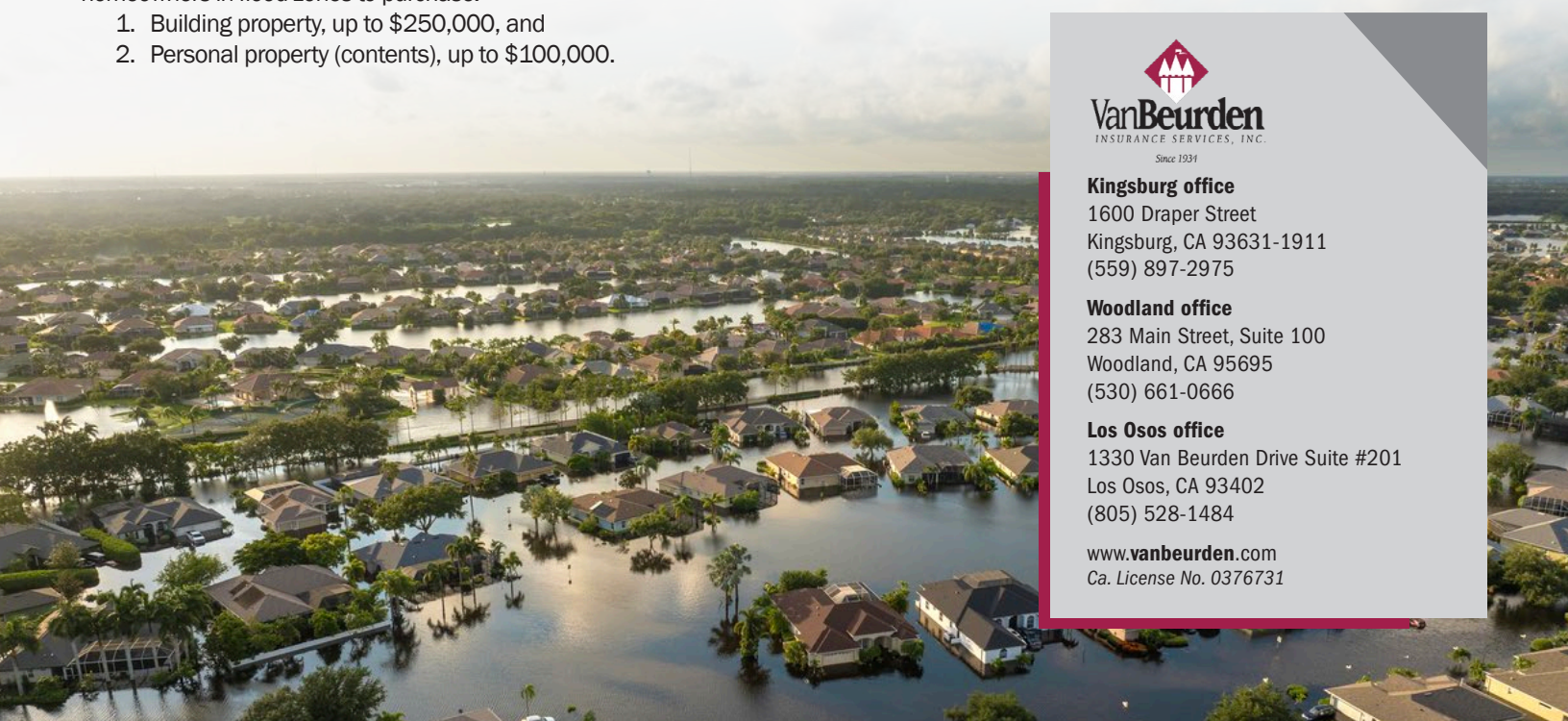
The NFIP's Dwelling Form offers two types of coverage, both of which FEMA encourages homeowners in flood zones to purchase:

1. Building property, up to $250,000, and
2. Personal property (contents), up to $100,000.

What the building portion covers

- The insured building and its foundation.
- Electrical and plumbing systems.
- Central air conditioning equipment, furnaces and water heaters.
- Built-in appliances such as dishwashers.
- Permanently installed carpeting over an unfinished floor.
- Permanently installed paneling, wallboard, bookcases and cabinets.
- Detached garages, up to 10% of the building property coverage. Other detached structures require a separate flood insurance policy.
- Debris removal.

See 'Household' on page 2



VanBeurden
INSURANCE SERVICES, INC.
Since 1934

Kingsburg office
1600 Draper Street
Kingsburg, CA 93631-1911
(559) 897-2975

Woodland office
283 Main Street, Suite 100
Woodland, CA 95695
(530) 661-0666

Los Osos office
1330 Van Beurden Drive Suite #201
Los Osos, CA 93402
(805) 528-1484

www.**vanbeurden**.com
Ca. License No. 0376731

Seasonal Risks

Preparing Your Home for Fall and Winter Storms

WITH AUTUMN here already and with expectations that this year's 'super El Nino' could bring record amounts of rain to California, you should start now to make sure your home is properly protected against the storms and rains that are common this time of year.

If a particularly heavy storm hits, you can lose outdoor furnishings and see parts of your house damaged by winds or falling trees or branches. Also, you can lose power if the electrical grid is damaged badly enough.

Fortunately, there are steps you can take to reduce the chances of severe damage and keep you going should your home sustain serious damage.

Stow loose outdoor items

If you have lawn furniture, barbecues, garden decorations or sporting equipment around your yard, you should store them all in a shed, garage or a protected area in the yard.

Winds can carry these items far from your home, or through one of your windows.

Trim your trees

While falling branches can damage your home, a tree that falls onto your house can not only damage the structure but also kill or injure you or your family members. Typically, it's sick trees that have lost their root support that will topple.

Check your trees to see if they look healthy. Look for bare branches at the top, which might be a sign a tree is in poor shape. Also check near the base to see if you have roots that are sprawled out at one side of the tree. That could be a sign your tree may eventually fall over.

To identify limbs that have the potential to snap, you may need to climb a ladder and inspect branches to see if there are any cracks where they attach to the trunk. Any branches that are loose like that can snap during a storm. Instead, saw them off.

To avoid falling and injuring yourself, don't attempt cutting limbs that are more than 10 to 12 feet off the ground. Instead, hire a professional to do this for you.

Check their insurance before they do any work for you to make sure they have workers' compensation coverage so you can avoid liability.

Also, make sure to remove any branches that are touching or close to touching your roof or siding.

If you're unsure about the health of a tree, hire an arborist.

Don't wait until a storm is approaching to inspect and trim your tree. At that point it's usually too late to pare it back.

Other considerations

Buy a gas generator that you can start up in case power goes out from downed power lines or damaged transformers.

Inspect your rain gutters, make sure they are secure against the house and clear them of any debris that could cause water to back up.

Keep on hand a battery-operated radio, batteries, flashlights and a landline phone that isn't cordless.

Check your insurance

You should make sure you have the proper amount of coverage.

Talk to us about any upgrades you may have done recently to your house that may increase the cost of having to rebuild the home after a major incident.

Continued from page 1

Most Household Items are Covered by Flood Insurance

What personal property is covered

- Personal belongings such as clothing, furniture and electronic equipment.
- Curtains.
- Portable and window air conditioners.
- Countertop kitchen appliances.
- Carpets not included in building property coverage.
- Clothes washers and dryers.
- Refrigerators and freezers, and any food stored in them.
- Certain valuable items, such as original artwork and furs, up to $2,500.

The takeaway

Even if you don't live in a floodplain, you may live in an area experiencing stronger storms or severe storm surges. Give us a call.

Growing Asset Threat

E-Bike Injury, Property Damage Liability Risks Loom

E-BIKES HAVE quickly grown in popularity as people look for new ways to enjoy the outdoors, tool around town or commute.

The bikes are great as you can pedal them to move forward and if you need an assist up a hill, they can power you up the incline with ease. You decide how much you want to pedal and how much electric power to use. They are not electric motorcycles, since you have the option to pedal, and they don't go as fast as a motorbike.

But, along with the convenience of less pedaling and faster speeds, comes a greater risk of an e-bike rider injuring themselves or a pedestrian, or damaging a third party's property.

Why E-bikes are so dangerous

- They're able to reach speeds of 28 miles an hour and if you're in a busy area with lots of activity, you have a greater chance of being in an accident.
- Riders are three times more likely to collide with a pedestrian compared to riders of e-scooters or traditional bicycles.
- Due to their higher speed and weight, collisions, injuries and damage are often greater than crashes involving traditional bikes.
- No airbag protection.

Insurance complications

While there are currently no state laws requiring e-bike owners to be insured, if you are cruising in an urban or suburban environment around other people and near storefronts, you may want to consider securing insurance.

Without insurance, if you injure someone (or worse) with your e-bike and/or damage a third party's property, you may have to pay out of pocket. That's bad news if the injuries or property damage are severe.

The costs can be significant. One law firm wrote in a blog that $50,000 to $100,000 settlements for e-bike injuries are common.

Sound too high? Bodily damage can be exacerbated by:

- Lost wages,
- Physical therapy or rehabilitation,
- Pain control, or
- Long-term disability.

The liability portion of your auto policy won't cover damage or injuries you cause with an e-bike, and most homeowner's and renter's insurance policies exclude coverage for a "self-propelled motor or amphibious vehicle." It's the same for ATVs, snowmobiles, boats, personal watercraft and golf carts. Just like those vehicles, you need a separate policy for your e-bike.

Just to be sure, we can help you look at your policies and see if e-bike liability is covered. If it's not, you would be wise to consider your insurance options.

Besides covering any damage you may cause with your e-bike, another good reason to secure specific insurance is that the policy also covers your bike itself. The average e-bike costs $3,000, while you can find a basic one for about $1,000. On the high end, you can easily drop $12,000 on one.

While there is no standard stand-alone policy for e-bikes, there are a few policies on the market and most of them focus on damage to the e-bike and not liability. Some policies include liability, but others offer it for an additional premium.

The typical policy will cover:

- Physical theft or damage to the e-bike
- E-bike rental reimbursement
- Medical payments for rider injuries
- Damage during transit of the e-bike when not in use
- Replacement of parts

One option is to find an umbrella policy or excess coverage with an insurer willing to cover e-bike liability.

Feel free to call us to discuss your options. You may want to seek out coverage especially if you ride your e-bike in busy areas.

Tips to Keep Your Family Safe This Halloween

HALLOWEEN IS a fun time for children and adults alike, but sometimes accidents happen.

That's why it's a good idea to take precautions to make sure that all family members, including pets, enjoy a safe experience. The most important thing is ensuring that your kids are safe when trick-or-treating, but Halloween parties can also pose risks to your family, guests and property.

The American Academy of Pediatrics provides some great advice:

Choose costumes wisely

- Plan costumes that are reflective and brightly colored. Be certain that shoes fit well and that costumes are short. Your kids can trip on long costumes, or they can become entangled or come into contact with flame.
- When shopping for costumes, only buy ones made from flame-resistant materials.
- Instead of a mask that can limit eyesight, consider a decorative hat or non-toxic face make-up.
- Children and grown-ups should carry flashlights with fresh batteries when outside trick-or-treating.
- Never use decorative contact lenses as part of a costume. They can be dangerous and can cause infection.
- Teach your children to never trick-or-treat alone. They should go in a group with a parent. All young groups should be chaperoned.

Safe pumpkin-carving

- Never allow young children to carve their own pumpkins. Instead, ask your child to draw the face on the pumpkin that you can then carve. Or decorate your pumpkin using colorful paints, glue and accessories.
- Instead of putting a candle in your pumpkin, consider lighting yours with a glow stick or flashlight. If you prefer a candle, use a votive candle.
- Candle-lit pumpkins should be placed on a sturdy surface away from curtains and other flammable materials. Don't leave a candle-lit pumpkin unattended.

Making your house safe

- When getting ready for visitors at your home, remove anything that they could trip over in the dark. Make sure garden hoses, decorations, toys and bikes are not in walkways or on porches.
- Ensure bulbs in outside lights are working, and change any burnt-out ones.
- Restrain your pets so they are not tempted to follow visitors out of your yard.
- Sweep any wet leaves away from walkways, steps and porches to prevent slipping and falling.

Monitor your kids' treats

- Though tampering is rare, inspect treats that come home from trick-or-treating or from holiday gatherings. Make sure nothing is spoiled, unwrapped or looks suspicious in any way.
- Don't let children have unlimited access to festive candy and treats. Teach them to eat sweets in moderation and save some candy for another day.
- Keep candy, especially chocolate, out of the reach of pets. Candy is not good for pets, and chocolate can be lethal.

Produced by Risk Media Solutions on behalf of Van Beurden Insurance. This newsletter is not intended to provide legal advice, but rather perspective on recent regulatory issues, trends and standards affecting insurance as well as instructional articles on protection and managing personal risk. Please consult your broker for further information on the topics covered herein. Copyright 2026.