

# THE WILLIAMSON POST

## 'Tis the season...for FIRE PREVENTION!

### Special points of interest:

- Fire Prevention
- Medi-Cal Updates
- Business Updates
- Meet Our Staff
- Visit Our Website

### Audio Illusionz

Specializing in complete fiberglass fabrication of car audio systems to everyday CD player installs. Their 5000 square foot facility is dedicated to audio and video systems for not only vehicles, but boats and motor homes as well.

2660 Hartnell Ave.  
 Redding, CA 96002  
 P: (530)223-3163  
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[www.audioillusionzinc.com](http://www.audioillusionzinc.com)

As residents of Northern California, we learned again in 2008 how dangerous fire can be to each of us and our neighbors. Below average rainfall in the past year suggests we should all be prepared for another potentially serious fire season in 2009.

In the last ten years, our region has suffered a number of terrible wildfires. Although many of these fires were strictly vegetation, statistics suggest property owners who prepare for the worst have a better chance of holding off a wildfire than those who ignore the warnings.



### Some important things we can do to be prepared for the worst include:

- **Keep your home insured.** Property insurance can be a tremendous help if you are a fire victim. Many residents evacuated from their home have been reimbursed for expenses incurred while forced from their homes, even if their home was not damaged by a fire.
- **Review your Property Insurance Policy with our Insurance Agents.** Over the years of ownership, your property insurance needs or concerns may change. The best way to be certain of what your Property Insurance Policy will do for you is to review it with someone who knows something about it. Don't hesitate to call to review by phone, or make an appointment to drop by the office.
- **Know your vegetation clearance guidelines.** Every year Cal Fire (formerly known as CDF) reminds us all to be aware of recommended clearance distances for vegetation and landscaping. We strongly urge you to review the guidelines in your region by checking their website at [www.fire.ca.gov](http://www.fire.ca.gov). Taking time to do this could be the difference between saving your home from fire AND losing your home to fire. There is also good information regarding burn permits, campfire guidelines, fire-place maintenance, etc.

**With good decisions, and a little effort, we all can decrease our odds of becoming a victim of wildfire!**

## Local Help

**Williamson Insurance Agency** has been a local leader in the Medical Insurance Industry. We represent several reputable companies to handle your Individual, Group Health, and Medicare Supplement Insurance needs. We also offer Dental and Vision products to fit your budgets. Shasta County's employers and individuals can stay in touch with the healthcare community through our Health Agent, Jim Berry, a financial management graduate from Chico State. Jim has been working with an established network of businesses and families throughout the North State since 1999. For questions regarding Health Insurance Products, please contact Jim Berry, your local Health Agent.

## Healthy Choices

### Medi-Cal Updates:

\* Due to a recent change in state law, the Department of Health Care Services will no longer pay for some Medi-Cal benefits for most adults ages 21 and older. This change of law goes into effect on July 1, 2009.<sup>1</sup>

\* Availability of the following Medi-Cal benefits has changed for adults: dental services, acupuncture services, audiology services, speech therapy services, chiropractic services, optometric and optician services, podiatric services, psychology services, and incontinence creams and washes. All other Medi-Cal services will remain unchanged at this time.<sup>2</sup>

### Word Jumble:

T E D B I D E C L U

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Y I B A L T I L I

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D O G O V R I E D R

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L O S N U X C I E

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Answers on back page.

**We value our clients!!** We welcome any customer feedback you may have. If it's info you want to see on our next newsletter, complaints about an experience you had, or just a pat on the back for a member of our staff, we want to know about it. Please contact our Office Manager, Troy Porter.

<sup>1</sup> <http://www.dhcs.ca.gov/Pages/ChangeinCaliforniaStateLawforMedi-CalBenefits.aspx>  
<sup>2</sup> <http://www.dhcs.ca.gov/Pages/ChangeinCaliforniaStateLawforMedi-CalBenefits.aspx>  
<sup>3</sup> <http://www.insurance.ca.gov/0100-consumers/0010-buying-insurance/0050-glossary-terms/>

# Business Owners..... R U in Compliance?

It's very hard to keep up on the ongoing City, County, State, or even Federal, Building Codes and Guidelines. Unless you hire a licensed contractor annually to keep you informed and evaluate your buildings, you may not know if you need to bring items up to current codes. Here are a few key items new in the past couple years:

**Balcony, Stairs, and Handrails** Everyone knows you need to have rails around balconies and stairs, but what many people are not aware of is they have to be spaced properly. Effective January 1, 2008 all rails are now supposed to be no less than 42 inches high and the spacing no more than 4 inches apart. The intent is to keep children from being able to put their heads or bodies through the openings. (CBC Section 509)

**BBQ season** Driving through town on the weekend you smell barbeques everywhere you

go. Unfortunately, the city Fire Marshal's office has advised multi-family dwellings (i.e. any location with 3 or more units) cannot have Barbeques on their deck or near the building, especially Charcoal grills. *How do we have our steak and eat it too?* BBQs need to be used on non-combustible surfaces, away from buildings, roofs, patio covers, or any other combustible structure. In short; away from anything that can catch on fire above or below. And remember; NO CHARCOAL. (California Fire Code Sec. 308.3.1. and 308.3.1.1)

**ADA (American's with Disabilities Act)** Many buildings in the area were constructed well before the ADA implemented guidelines in 1990. But there are several small updates business owners are required to do:

- Flat handle doorknobs on building entrances

- Parking Spaces complying with ADA size regulations and proper signage
- Lifts or ramp entrances with edge protection instead of steps
- Signs at inaccessible entrances directing to the accessible entrances
- 36 to 39 inches to allow passage throughout doors and hallways
- Most importantly: COMMUNICATE with your customers.

In January 2009, many amendments to the ADA became effective. We suggest calling the ADA Information Line at 800-514-0301 or check out <http://www.ada.gov/stdspdf.htm> for more guidelines. Most Business Liability policies do not cover litigation or fines if you're caught out of compliance.

## We provide coverage for:

- Auto
- Boats
- Classic Auto
- Commercial
  - Apartment Buildings
  - Workers Comp.
  - Bonds
  - Commercial Auto
- Health
  - Individual
  - Group
  - Medicare Supplement
- Dental
- Vision
- Home
- Life
- Mobile Homes
- Motor Homes
- Motorcycles
- Rentals
- Renters
- Retirement Planning
- Travel Trailers

## Scramble Answers:

**DEDUCTIBLE:** The amount of the loss which the insured is responsible to pay before benefits from the insurance company are payable. <sup>3</sup>

**LIABILITY:** (Auto) This coverage will pay for bodily injury and/or property damage to the *other* party for which you become legally responsible of an automobile accident. <sup>3</sup>

**GOOD DRIVER:** To be eligible for the Good Drivers Discount all operators of the insured vehicles must have been licensed for three or more years, have no more than a one (1) point charge on their driving record and has not been determined "at fault" in an accident resulting in bodily injury or death to any person..<sup>3</sup>

**EXCLUSION:** Certain causes and conditions, listed in the policy, which are not covered. <sup>3</sup>

## FYI all Employers

Effective July 1<sup>st</sup>, 2009 all Workers Compensation carriers will be taking a rate increase as required by The State of California Workers Compensation Rating Bureau. At this time, not all carriers have announced what their first rate hikes are going to be.

Our office is working hard to shop coverages and find additional discounts to soften the blow these increases may cause. For many businesses, the rate you pay this month may not be the same upon renewal or even next month.

Now is the best time to shop and compare. Employers be diligent, our agents will be diligent too. Please contact us for more information on your particular needs.

## Your Local Family Owned and Operated Agency Since 1976

### The History of Williamson Insurance Agency

Bruce Williamson entered the insurance industry selling Life Insurance in April 1976 in Eureka, CA. In April of 1980, shortly after moving to Redding, Bruce established Williamson Insurance Agency. At this time he began offering Home and Automobile Insurance. In April of 1993, Williamson Insurance Agency expanded again when Bruce acquired the David Fry Insurance Agency, a long established Redding agency. In April of 1996, Williamson Insurance Agency moved their office to 2727 Bechelli Lane, our current home. Over the years, and now, we maintain our goal and commitment to offer excellent customer service as a professional full line independent insurance agency.

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Monday - Friday:  
8:30am to 5:00pm

We're on the web!

[www.williamsoninsuranceagency.com](http://www.williamsoninsuranceagency.com)

Signup for email distribution of our newsletters



(Left to Right) Back Row: Jim Berry, Tom Shadish, Troy Porter, & Mike Doerschel. Front Row: Tana Williamson, Denise Truax, Emily Aaserude, & Carissa Stripling