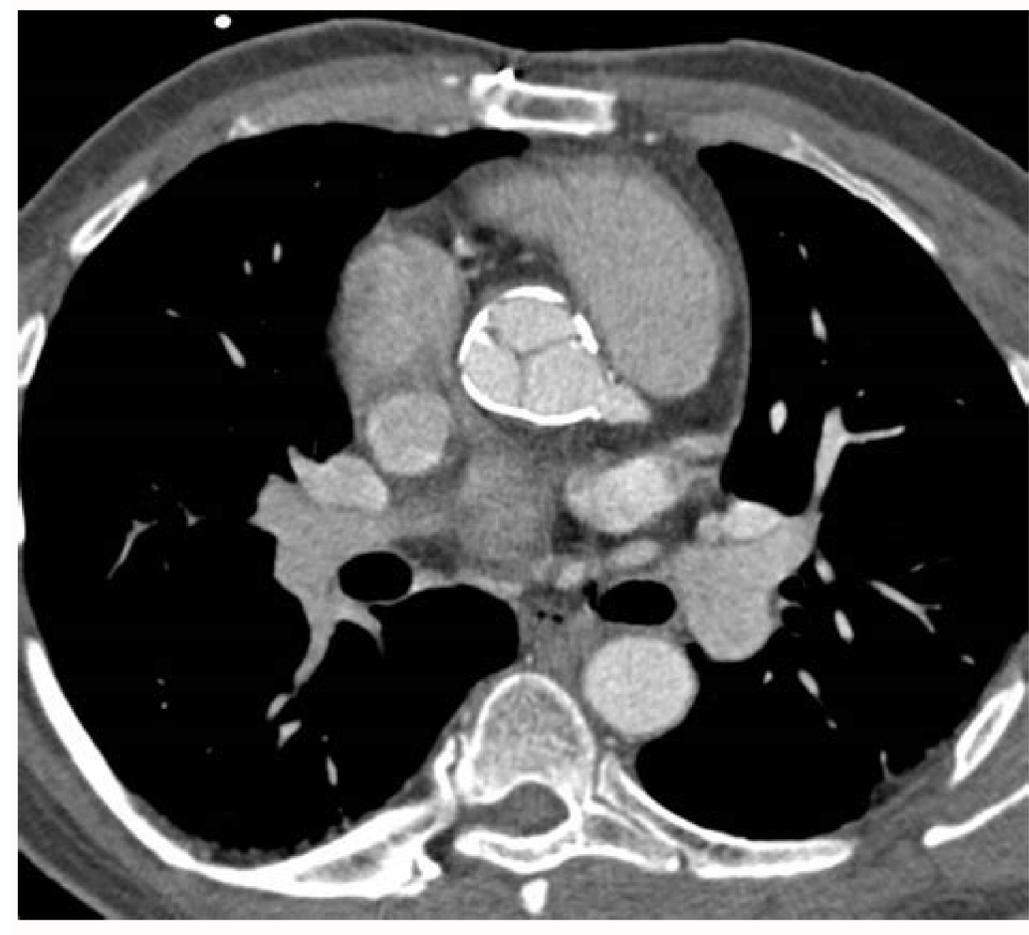


Root explorer without root

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Head to the Roths and Shoots wildlife park for some fresh air and a look at the resident birds, amphibians and insects. Kids will be entertained by activities such as art and investigative trails, while adults can browse at the spring producers' market. You can buy honey produced in the garden, seasonal fruit and veg, environmentally friendly toiletries and plants for your own garden. The centre teaches horticulture and urban conservation to disadvantaged young people, and provides environmental resources for schools and the local community. By entering your email address you agree to our Terms of Use and Privacy Policy and consent to receive emails from Time Out about news, events, offers and partner promotions. Awesome, you're subscribed! Thanks for subscribing! Look out for your first newsletter in your inbox soon! Autosomal dominant polycystic kidney disease (ADPKD) is a genetic disease in which fluid-filled lumps called cysts grow on the kidneys. Eventually the cysts can get big enough to damage the two blood-filtering organs. ADPKD passes down from parents to their children. Often, it affects many people in the same family. If one of your parents has this disease, you could have it too. And because ADPKD can lead to kidney failure, it's important to learn your family history and know what your chances are of getting the disease. If you are at risk for ADPKD, your doctor can test you for it. If you have it, they can treat you to slow the kidney damage. Gene changes called mutations cause ADPKD. Most people with it have changes to the PKD1 or PKD2 gene. They hold the instructions your body needs to make proteins that help control the growth of kidney cells. When one of these genes has a mutation, kidney cells grow abnormally and cysts form. PKD1 causes 85% of ADPKD cases. PKD2 causes the other 15%. People with the PKD1 gene mutation have more severe symptoms. Their kidneys also go into failure faster than those with the PKD2 mutation. The genes that cause ADPKD are autosomal dominant. Autosomal means the gene is on one of the numbered chromosomes. These are thread-like structures in each of your cells that hold your genes. You have 22 pairs of numbered chromosomes called autosomes, and one pair of sex chromosomes (X and Y). Dominant means you only need to inherit the gene from one of your parents to get the disease. The ADPKD gene dominates over the normal gene from your other parent. It is possible to be the only one in your family with ADPKD. About 10% of people who have ADPKD don't have any relatives with the disease. One of the genes that cause ADPKD can change on its own. Your doctor may call this a new or spontaneous mutation. No one knows what causes the change. Once you have the gene mutation, you can pass it to your children, even if you didn't inherit it from your parents. You may want to if ADPKD runs in your family. Often, you won't have any symptoms until you're in your 30s or older. The only way to know if you have ADPKD earlier is with a screening test or a genetic test. An ultrasound is the most common and cheapest way to screen for PKD. It can show cysts on your kidneys even if you have symptoms. During this test, a technician places a device called a transducer on the skin over your kidneys. The transducer releases sound waves that bounce off of your kidneys. A computer then converts those sound waves into a picture of your kidneys. Computed tomography (CT) and magnetic resonance imaging (MRI) scans are other imaging tests that can detect cysts. They're more accurate than ultrasound, but sometimes they use contrast dye, which could harm your kidneys. Genetic tests are another way to find out if you have this disease, but they are expensive. There are two kinds of gene tests for PKD. Both involve a blood test: Gene linkage compares segments of your DNA with those of family members who have ADPKD. Both you and a few of your relatives will need to provide blood samples. This test is 99% accurate at showing whether you have the disease. Direct DNA sequencing checks your DNA for the PKD1 and PKD2 genes. It isn't as accurate as gene linkage, but it may be an option if your family members don't want to be tested. Not everyone needs genetic testing. Your doctor might recommend it if you have a family history of PKD and your ultrasound result was negative. They also might suggest it if you want to donate a kidney to a family member. If ADPKD runs in your family, it can be helpful to meet with a genetic counselor. They explain your test options and help you understand the results. The counselor can also tell you what a positive test result could mean for your family, and if they need testing. They can also offer advice on how to protect your kidneys if you do have one of the faulty PKD genes. © 2022 WebMD, LLC. All rights reserved. SOURCES: Clinical Journal of the American Society of Nephrology; "A Patient Perspective on Genetic Testing for ADPKD," Genetic and Rare Diseases Information Center; "Autosomal Dominant Polycystic Kidney Disease," Genetics Home Reference; "PKD1 gene," Johns Hopkins Medicine; "Kidney Ultrasound," Mayo Clinic; "Autosomal Dominant," NHS; "Autosomal dominant polycystic kidney disease," National Human Genome Research Institute; "Autosome," National Institute of Diabetes and Digestive and Kidney Diseases; "Autosomal Dominant Polycystic Kidney Disease," National Kidney Foundation; "Polycystic Kidney Disease," PKD Charity; "Genetic counseling and genetic testing in ADPKD," PKD Foundation; "How is ADPKD Diagnosed?" "What is ADPKD?" UCSF; "What To Expect," Audio Playback Not Supported When you're pulling weeds, you don't just take the leaves or the stem, you want to remove it root and all so it doesn't come back. The same goes for tackling a home repair. Look for the cause instead of just treating the symptom. The trouble can usually be traced to what's causing the problem. Take a door that sticks, for example. The door sticks because the gap between it and the casing has changed. Now you can sand and plane it, adjust the hinges and pins; or you can get to the root of the problem. Why does the door perform differently than it did before? Did the house shift? Has the wood frame been affected by humidity, or maybe lack of it? Treating the symptom only sets you up for more repairs later on. Getting to the cause will provide a lasting solution. TAGS: doors, home repairs, tips for Today's Homeowner Root offers auto insurance rates that can be improved with good driving, but its customer service reputation is lacking. Reviews by productAuto insuranceHome insuranceRenters insurance Root can offer better rates for good drivers and a solid user experience on its app. However, you may encounter customer service issues, and you won't be able to get specialized coverages. Cheaper rates as driving improves Solid mobile experience Higher-risk drivers, such as teens or those with an accident history Drivers who value smooth, reliable customer service Anyone in need of specialized coverage, like gap or rideshare insurance Fast quotes, as the test drive process takes a few weeks Root Insurance's biggest strength is the ability to lower rates with good driving. Its biggest drawbacks are its claims process and limited coverage options. If getting a cheap quote is your top priority and you're a safe driver, Root is a good option for car insurance. A usage-based company, Root uses a mobile app to monitor your driving during a test-drive period and tailors your car insurance rates based on your performance. Other major car insurance companies offer usage-based programs as an add-on discount, but Root bases its entire business model on this telematics monitoring technology. This personalized approach means there is no average rate and no way to estimate how much a Root car insurance policy costs without the test drive. The company advertises customers can save up to \$900 annually. Getting an auto insurance policy from Root could help reduce your rates if you're part of a demographic that insurers typically consider high-risk, such as teens and drivers with low credit scores. Unless you're using a telematics program, most insurance companies will use demographic data to set your rates. So even if you're a safe driver, you'll pay high premiums just because you belong to a certain demographic. By contrast, Root calculates rates based primarily on how a driver performs while the app monitors their behavior. Demographic data and credit scores do factor in, but not nearly as much as they do with standard car insurance companies. In fact, Root denies insurance to drivers who score poorly during the test drive. This keeps rates low for the pool of drivers who do qualify. Additionally, the company has promised to eliminate the use of credit scores from its pricing model by 2025 so safe drivers are not overly penalized for factors beyond their control. Yet these cheap car insurance premiums do come with drawbacks: Root has a below-average customer service reputation, with customers filing twice as many complaints as similar companies. The complaints with the National Association of Insurance Commissioners (NAIC) are primarily for claim delays, sudden drops in coverage or raised rates. Bottom line: If sharing your location data and buying car insurance from a newer company don't worry you, you may want to consider Root. Root offers safe drivers the potential to earn cheap rates. All other drivers, including those in need of specialized coverage, should search for a cheaper car insurance company. Find Cheap Auto Insurance Quotes in Your Area Root rewards good drivers with cheaper rates. Drivers download the Root Insurance app and create an account, and the app monitors their driving during a test-drive period and scores it based on the following factors: Braking habits Turning habits Safe phone usage Driving during safe hours If the Root Insurance app is installed on your phone and you've turned on location permissions, it will always track your driving; you do not need to log in to the app or the website for it to work. Thanks to machine-learning algorithms, the app also knows if you're driving, biking or riding as a passenger in a plane, subway or car, so Root will not factor these trips into your driving score. Users can check their scores on the Root app to see how the company is assessing their performance. It takes about three weeks to complete the test drive and get a free Root auto insurance quote. If you decide to cancel your old insurance policy and join Root, you can use the app to request that Root inform your old insurer on your behalf. Root also offers a program called RootReady, which allows drivers with certain kinds of cars to use already-collected driving data in place of a test drive. GM cars bought after 2015 already compile information on driving habits, which can be used to set a rate with Root's telematics. You can add other drivers to your Root policy via the app as well. They're not required to take the test drive, but Root encourages them to do so. Without the test drive, Root must rely on standard demographic and location data to set rates and cannot offer the other drivers discounts for their safe driving. Root Insurance payments Root insurance policies last for six months, and drivers have the option either to make their entire car insurance payment at once or to pay in monthly installments. Payments are made via the app, and policyholders can use either a credit card or Apple Pay. The app also contains your proof of insurance, though the company will mail you a separate insurance card as well. If you decide to pay in monthly installments, you will select a payment date in the app. You can also change your frequency of payments between monthly and full term in the app. Root rate increases After six months, your Root insurance premium may increase for the next policy term. While the main factor that sets your rate is your driving, other factors do play a role and could cause your rate to go up. Those factors may include: Drivers listed on your policy Cars listed on your policy Your driving record including tickets or accidents Major storms, like hurricanes or hailstorms Accident rates near you Car values near you Root also adjusts premiums based on how accurate its predictions of its own costs were during a given six-month period. Rates increase when the revenue from premiums is lower than the cost of paying out claims; rates decrease when the revenue from premiums is greater than the cost of paying out claims. All insurance companies can raise their rates based on risks and profits, but many drivers don't expect it from a telematics company that promises your rate is mostly based on how you drive, not external factors. Some customers have complained of skyrocketing rates after the first policy term, so you should be aware that the rate you're quoted after completing the test drive or at any 6-month renewal could increase significantly — even if there are no changes on your end as the driver. Shoppers should also note that Root tracks your data after the test drive. The company says after the test drive, it will no longer use the score to rate you. The company's privacy policy implies you can also change your permissions about sharing data after the test-drive period. Root auto insurance claims After an accident, Root policyholders can file a claim and request roadside assistance via the app. Provide as much information as you can and upload photographs if possible. Root will reach out to you afterward to assess the claim and determine the next steps. If you'd prefer to speak directly with a Root claims expert, you can call 866-980-9431 during business hours. You can also file an auto insurance claim on the company's website or 24/7 via the company's dedicated phone number, but you will likely only be able to access a Root claims expert during business hours. Root offers a relatively limited number of auto insurance coverages, so drivers who need specialized coverages will want to try another company. Root distinguishes itself from major national insurers by including roadside assistance with all of its insurance policies. This is a nice bonus, as most companies charge extra for roadside assistance. Over the course of a six-month policy term, Root will cover up to three services (such as a flat tire or jump-start service) that cost less than \$100 each. Root also distinguishes itself from other insurers with its ridesharing rental reimbursement option. Many companies offer a rental reimbursement add-on that covers the cost of a rental car while your own car is in the shop receiving repairs for a covered accident. In this situation, Root allows drivers to apply that daily allotment in rideshare credits rather than for a rental car if they wish. However, Root policyholders must make do with limited coverage options. While many other auto insurance companies offer products such as gap and rideshare insurance to drivers, Root does not. In addition to basic collision and comprehensive coverage, the only optional coverage that Root policyholders can add to their policy is rental car reimbursement coverage. Similarly, while many insurance companies offer uninsured motorist property damage coverage to drivers in all states where they operate, Root only offers this coverage in select states. Drivers in need of SR-22 car insurance can get this coverage documentation from Root. Many states require drivers who have lost their license to submit an SR-22 document, which demonstrates that the driver has sufficient liability coverage in place, before reinstating their license. The insurance policy that the SR-22 document refers to is often called "SR-22 insurance." Root policyholders can file for an SR-22 in the app. Root does not offer additional auto insurance discounts. Instead, the company automatically factors into your initial quote any relevant information that would get you a discount at another insurer. This spares you the trouble of inquiring after additional savings and allows Root to keep its rates affordable. Find Cheap Auto Insurance Quotes in Your Area Root also offers homeowners insurance, but it is only available to auto insurance policyholders and only available in certain states. The company gives homeowners a discount on their home insurance premiums for bundling car and home insurance. Coverages to protect your home In addition to standard homeowners insurance coverages such as dwelling coverage, liability coverage and loss of use coverage, Root offers the following insurance coverages to protect your home: You do not need to have Root car insurance to purchase renters insurance, and the company offers competitive rates — starting at \$6 a month. Root renters insurance is available to anyone — not just to Root car insurance customers. However, Root offers a 5% discount on your renters quote if you bundle your renters insurance with your auto insurance. Unlike other renters insurance companies, Root doesn't allow you to specify particular dollar amounts of coverage up front. Instead, you must choose between three different tiers of coverage — base, essential and premier — and only after you purchase the policy can you adjust your coverage levels. Root renters insurance includes the following standard renters insurance coverages: Personal property coverage Personal liability coverage Loss of use coverage Medical expenses for others As a young company founded in 2015, Root Insurance is only available in certain states. Car insuranceAL, AR, AZ, CA, CO, CT, DE, FL, GA, IA, IL, IN, KS, KY, LA, MD, MO, MS, MT, ND, NE, NM, NV, OH, OK, OR, PA, SC, TN, TX, UT, VA, WI, WYHomeowners insuranceAZ, CO, CT, DE, GA, IL, IA, KY, MO, NE, NV, OH, OK, OR, PA, TN, TX, UTRenters insuranceAZ, AR, GA, KY, MO, OH, TN, NV, UT Although the Root app has a high rating in both the Google and Apple app stores, the rate of customer complaints about the company is twice as high as average. NAIC complaints218AM Best financial strengthN/A/AGoogle Play3.53.5Apple App Store4.74.7 If the ability to earn cheap rates and a strong user experience are important to you, you'd be hard-pressed to find a better company than Root. Root offers a strong mobile experience, allowing customers to manage their policy with a few taps and swipes. More than 33,000 reviewers have rated the app in Google Play, with an average rating of 3.5 out of 5. Apple App Store ratings are even higher: More than 54,000 reviews have generated an average rating of 4.7 out of 5. Root's customer service reputation, on the other hand, leaves much to be desired. The company has not been reviewed in a national consumer survey, but its customers file complaints to the National Association of Insurance Commissioners (NAIC) at a high rate. Adjusted for its number of customers, Root receives twice as many complaints than the national median for auto insurance. The most common type of complaint is over delays in claim handling, indicating customers may be having trouble being reimbursed quickly when they submit a claim. The next most common complaints are for rate hikes or having coverage dropped. Root had an extremely high home insurance complaint index in 2020, but the company only had 1 complaint. Root only started offering home insurance that year, meaning it had a tiny fraction of the market and a small number of policyholders. For that reason, a single complaint produced that high rate. The company had 0 complaints in 2021. Root is a good insurance option for those looking to lower rates with better driving. The company does have some customer service issues and will cancel a policy after a bad test-driving period. Root Insurance tracks a customer's driving for several weeks and bases much of their rate on their performance. This means the company puts less weight on factors such as age and credit score. You can cancel Root Insurance by going through the phone app or the company's website. Root is a legitimate insurance company offering auto, home and renters coverage. The company collected \$616 million in insurance premiums in 2020. Late in that year, it raised \$724.4 million from its initial public offering. Sources:

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