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Personal Touch

Volume 18, No. 3

Safely insured against severe storms

Homeowners who live in areas affected by severe storms, like hurricanes and tornados, know that the damage incurred can be significant. Reviewing the current insurance coverage on your home and valuables may help ensure that you have appropriate coverage in place long before a storm hits. Protecting your property is a primary concern, especially since the cost of replacing items or repairing damage can be high. Many homeowners rely on their **homeowners policies** to insure their property against such losses.

A Look at Homeowners Insurance

Although homeowners insurance does generally cover wind damage, this is not the case in some coastal locations where **wind damage insurance** must be purchased separately from the state. In addition, separate policies must be purchased for flooding, which is not covered by the typical homeowners policy. The National Flood Insurance Program (NFIP) offers flood insurance, which

is especially important for those who live in coastal or storm-prone areas.



Be sure you understand any limitations in your homeowners policy relating to storm damage and flooding before insurance protection is needed. For instance, if severe winds destroy the side of your house and flooding ensues, then your homeowners policy would cover the losses because the damage occurred as a result of wind. However, if a storm causes nearby bodies of water to rise and flooding waters damage your

home as a result, your homeowners policy will not provide coverage.

The **deductibles** of homeowners policies have changed in recent years because insurance companies have lost significant sums of money paying for billions of dollars of destruction caused by severe storms. Many companies are now requiring a **percentage deductible** rather than a **set deductible** amount of \$500. These percentages may range from 1% to 5% of the home's insured value.

Safety Tips

Besides insurance coverage, consider the following steps to protect yourself and prevent or minimize damage to your property during a severe storm:

- Map an escape route before it is needed.
- Designate a specific meeting place with family members in case of mandatory evacuation.
- Be sure to keep bottled water, canned food, medication, flashlights, and batteries on hand.



Did You Know?

Buying a new home? Do your “homework”

Before you buy a new home, do your “homework” to avoid taking on problems that may not be covered by your **homeowners insurance**. When contemplating the purchase of property, a home inspection is an important step. A professional inspector will be familiar with building codes and can determine if any problems exist, and if the house is “up to code.” Plan to accompany the inspector to your prospective new home and be sure the following often-overlooked areas are examined:

Pipes—One telltale sign of problem pipes is bits of residual metal in the bottom of a plugged sink after you have filled it with hot water. These metallic specks usually reflect light, even in metal sinks, and they may be an indication of corroded, galvanized, metal pipes or a rusting water heater. Check the water pressure by running all faucets and flushing all toilets. If the water flow is weak, a plumber can determine the cause of the problem.

Furnace/Water Heater—Check for moisture at the base of the water heater and look for holes in the heat exchanger of the furnace. Even a small hole could allow toxic exhaust to spread through the house. Many gas companies will check heat exchangers at no charge. The attic should also be inspected for loose pipes or air leaks.

Electrical Outlets—Every outlet should be inspected after removing the cover plate. To avoid shock or electrical fire, don't attempt this unless all outlets have been grounded. Look for ground fault interrupter (GFI) circuitry in all bathrooms, as well as in the kitchen. A GFI quickly cuts off power if an electrical appliance, such as a hair dryer or radio, comes in contact with water. If your

prospective home is old and doesn't have GFI circuitry, it will need to be installed.

Water Drainage—Be alert for water in the basement or under the house, slightly depressed damp spots on the ground around the house, and watermarks above floor or ground level on the basement's foundation walls. Clogged gutters or poor grading of the property may be obstructing drainage, and regrading can be costly. If regrading isn't necessary, a pump may be sufficient to draw out water below grade level. As a condition of the sale, you might require the owner to bear this cost.



Dry Rot—Inspect under tile, linoleum, decks, and support beams under the house. Look for a coating on the wood, which may be black or yellow in color. When wood is infected, it is often soft and yielding to a prod from a screwdriver. Be sure to lift the edge of any loose tiles and linoleum corners to check for dry rot.

Tire Safety

Proper tire pressure helps avoid risks, and saves gas and money. According to a 2010 survey by the Rubber Manufacturers Association, more than half of vehicles (55%) had at least one under-inflated tire, and only one in six vehicles had four properly inflated tires. Motorists are advised to check their tires monthly, and use the manufacturer's recommended pressure labeled inside the driver's door or owner's manual. Properly inflated tires can improve fuel efficiency by 3.3%, according to the U.S. Department of Energy.

Child Athletes & Concussion

According to a 2010 C.S. Mott Children's Hospital National Poll, nearly two-thirds of parents of athletes ages 12–17 worry that their children will get a concussion while playing school sports; yet, half don't know if their children's school has a concussion policy, and more than one-third are unaware of the dangers of repeat concussions.

Cities Cap Bottled Water

According to an ongoing national survey by the U.S. Conference of Mayors, more and more cities are phasing out bottled water from city budgets. Of 101 cities, 72% have considered eliminating or reducing bottled water purchases within city facilities, with 45% citing “promoting public water” as the reason for taking action, and 44% have taken action to phase out city purchases and use of bottled water.

For Your Information

When Hazardous Weather Looms

The National Hurricane Center (NHC), part of the National Weather Service, keeps a watchful eye on tropical cyclones from May 15 through November 30 in the eastern Pacific, and from June 1 through November 30 in the Atlantic. It strives to save lives, mitigate property loss, and improve economic efficiency by issuing watches, warnings, and forecasts of hazardous tropical weather. Visit www.nhc.noaa.gov for more information.

Cyber Kids

Kids go online to research school assignments, learn about topics of interest, play games, chat with friends, download music, create a website, shop, and much more. While it may seem like kids are computer savvy, that doesn't necessarily mean they understand the dangers they could encounter on the Internet or how to avoid them. The National Crime Prevention Council (NCPC) helps people protect themselves and their families from crime. To learn more, visit www.ncpc.org.

Home Safety

The Home Safety Council (HSC) is dedicated to preventing home-related injuries that result in nearly 20,000 deaths and 21 million medical visits each year. Its programs educate people of all ages to take the steps needed to protect against home injuries. For brochures, posters, classroom lesson plans, and a video library, visit www.homesafetycouncil.org.

Protecting valuables in your car

Do you ever leave your car unlocked when you run into the grocery store or make another quick stop? While many people do, this can make it easy for thieves to steal car stereos, GPS systems, portable music players, expensive sunglasses, and other personal belongings from your vehicle in a matter of seconds. When this happens, some auto insurance policyholders are surprised to learn that auto insurance policies typically cover only factory-installed items or equipment that came with the vehicle when it left the manufacturer.

Fortunately, many of the possessions you carry in your car are generally covered under your **homeowners** or **renters insurance** policy. However, it is a good idea to check with us. We want to help ensure that you are completely covered in the event of theft.

Even with the proper insurance protection, it is always important to take every possible precaution to deter a thief from entering your vehicle and stealing

the valuables inside. While it is impossible to prevent all theft, the following are some tips that may help you protect yourself and your possessions:

1. Lock all doors and roll up all windows—even for quick stops. It only takes a second for someone to grab your belongings.
2. Secure valuable possessions in your glove compartment or trunk. Don't leave items exposed on the car seat or floor. Also, don't cover them with a blanket or jacket; this will only tempt a thief if it looks like you're hiding something.
3. Consider installing a car alarm. The attention attracted by a noisy alarm may scare off a potential thief.

We hope you never experience a break-in, but if you do, we are here to help. Contact one of our qualified insurance professionals today to make sure you have complete coverage for your vehicle and its contents.

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- Photograph or videotape the belongings inside your home for insurance purposes. Keep a copy of the pictures or video in a safe-deposit box, preferably at a location other than your home.
 - Reinforce windows with diagonal tape, storm shutters, or wooden boards.
 - Firmly secure all outside property, such as lawn furniture, grills, etc., or bring it indoors.
 - Store boats in a safe location and make sure that mooring lines are tight and secure.
- Severe storms are one of nature's most powerful forces, but you are not powerless against them. Give us a call. We will help you obtain the insurance coverage necessary to protect your home and valuables. Storms may be unpredictable, but if you take the necessary steps, you can be prepared.

Appraising your prized possessions

Television shows featuring auctions and appraisal fairs have ushered the art of appraising into the limelight with fascinating stories: an ancient artifact unknowingly passed down from generation to generation, a rare trinket picked up at a yard sale, or an historic relic found tucked away in the corner of the attic. If you know you own expensive items, such as antiques or artwork, or even think you might, consider having your valuables appraised for insurance purposes.

An **appraisal** is an expert valuation of property. Appraisers, practitioners of valuation, are professionals trained to provide far more than a guess at an object's worth; they assess value based on formal methodology and comply with standards and codes of conduct generally practiced in the field. An appraisal can help you make informed coverage decisions, as well as provide you with professionally prepared documentation should you need to validate your property's worth in the event of a loss.

Coverage Makes a Difference

Current appraisals are particularly useful when you own expensive items such as furs, jewelry, gold, sterling silver, and antiques. Homeowners policies generally limit coverage for these



expensive items, but appropriate protection may be available at additional cost.

To broaden and increase coverage for expensive items, consider a **scheduled personal property endorsement**, which amends the basic homeowners policy by listing items supported by recent bills of sale or appraisals. **Blanket coverage** may also be available as part of a homeowners policy. With this coverage, homeowners pay an extra premium to increase the per-item and aggregate benefit without the need for appraisals or bills of sale. The best approach, either blanket coverage or scheduling items separately, depends on the possessions involved and the specifics of your policy.

You spend much of your life working and saving to attain financial stability and desired possessions. Why not take the time to meet with a professional appraiser and one of our qualified insurance professionals to help ensure that your treasures are protected?

Buying a new home? Do your "homework"

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Floors—To get to the bottom of floor problems, peel back the carpets to check for defects. Extensive cracks in a cement floor, or uneven or otherwise damaged wood floors, may be lurking beneath carpeting. Being on your toes, literally, may help pinpoint problems. Walking carefully over the entire floor in stocking feet may help you detect separations and cracks in the floor. Floor supports

can be inspected from underneath, either through a crawlspace or from the basement. Check the joists and columns under the house for dry rot, cracks, or loose beams. Also, test sloping floors with either a rubber ball or a large level.

Key Concerns

There are two keys to securing protection. The first key is to take

advantage of a professional inspector's expertise to thoroughly inspect your prospective home and help ensure it doesn't turn into a "money pit." The second key is to obtain insurance coverage to protect your family and your new home. Give us a call. We can help you create a strong foundation for your new home with an appropriate homeowners policy.