



Inside Insurance

Is your family prepared for an emergency?

We prepare for meetings, social events and vacations, but despite hearing countless stories of people blindsided by unexpected disasters, how many of us have stopped to create a plan that prepares our family for the unexpected?

We know spring in Ohio can bring volatile weather, so take time now to gather the family and spend 30 minutes creating a year-round disaster strategy.



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The best defense is being prepared

Everyone in the family should participate in your planning meeting. Brainstorm about all scenarios imaginable (high winds, flooding, hail, thunderstorms, snowstorms, tornadoes, extreme heat, fire or long-term power outages), and explain to children what might happen and what to do.

Do you know the difference between weather watches and warnings? Watches mean that conditions are right for certain weather to develop.

Warnings mean severe weather is happening or about to happen in your area; you must immediately take action to protect yourself.

Develop specific plans

Prepare an escape plan. Draw a map of your home, and identify two escape routes per room. Teach children how to open windows and screens and safely escape from higher floors.

Pick two safe places outside the home (like a neighbor's driveway and somewhere further, like a relative's house) where the family can meet if separated while evacuating the home. Family members are often dispersed in different locations during a disaster, so choose a person outside the home whom everyone can call to confirm they are safe. Put that person's phone number in each family member's cell phone.

If there is someone in your house who would need help during an evacuation, make advance arrangements with a trusted person nearby. If a family member has special needs, contact your fire department or emergency management agency now so they are aware in advance. For example, during power outages, priority is given to residents whose medical needs require electricity.

Create a shelter plan for a tornado. Choose a place in the basement, under the stairs or in a central room away from windows and clutter, and store essential items, such as water, extra

food and flashlights, in that area.

Write down your plan and practice it

It's not enough to have a plan. Write it down so your kids or a baby sitter can use it if they face an emergency when you are not around. Practice your plan too. Even the most thorough plans can be completely ineffective unless they are practiced. Conduct fire drills and tornado drills. Practice how to protect yourself and others. Work out any areas of confusion now instead of regretting it later.

Have a disaster supply kit ready

Finally, keep a stock of first-aid items and enough supplies to sustain each family member for three days. See page 2 to get ideas for a well-stocked emergency kit.

Sources: weathersafety.ohio.gov, Ohio Department of Insurance

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Insurance tips before and after a disaster

"If only I knew." Four words spoken after disasters by people who've learned they don't have the insurance coverage they thought they had. In our agency, we never want you to be in that situation, so here are some tips to help.

Advice you need before a disaster

You might have purchased your insurance a long time ago. Do you remember the coverage choices you made and your deductibles, endorsements and exclusions? These details can make or break a family after a disaster, so take a few minutes to call us to see if your coverage fits your current needs. Be sure to report life changes and significant purchases or home improvements.

Do you know how much coverage you have if your home or possessions are damaged by rain, hail, lightning or tornadoes? If your roof was damaged in a storm, would it be repaired or replaced? How soon after a storm

do you need to report a loss? Are you aware that most renters and homeowners policies don't cover floods or earthquakes? Do you have loss-of-use coverage in case you have to vacate your home temporarily? If a tree falls on your car, do you have the right auto coverage?

If you don't know the answers, it's important to call us to learn what your policy specifies.

Another helpful tip is to create a home inventory every few years. It sounds like a headache, but anyone who has filed a claim will vouch for its value, and technology has made the process quick and easy.

Videotape or photograph your possessions room by room. Get close-ups of valuable items, and keep receipts. Create an inventory by downloading an app or using a website like knowyourstuff.org, recommended

by the Ohio Committee for Severe Weather Awareness (OCSWA). Store this inventory on the web or somewhere outside your home to keep it protected.

Insurance tips for after a disaster

Inspect your property and vehicles. Make a list of what is damaged and how. Take photos for documentation. And report your loss in a timely manner. Also take steps to protect possessions from further damage after the disaster.

If you need to move out of your residence temporarily, provide us with a phone number where we can call you. Find out the monetary limit your loss-of-use insurance covers before you choose a hotel. When you file a claim, back it up with written estimates and your home inventory information.

Prepare now, and your family will be grateful if there ever is a disaster.

Sources: weathersafety.ohio.gov,
Ohio Department of Insurance

Make your own emergency kit



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If you've watched much TV in the last few years, you probably know how to prepare for a zombie apocalypse. But have you put together a *non-zombie* emergency-preparedness kit for your family?

Instead of scrambling for supplies after an emergency occurs, prepare now so that each member of your family has food, water and medicine to last three days. Here are some suggestions:

- Bottled water (1 gal. a day per person)
- Bottled juices
- Can opener and canned food
- Peanut butter, crackers, trail mix
- Nuts, dried fruits, beef jerky
- Paper plates, cups, bowls, utensils
- Paper towels
- Flashlight
- Battery-operated radio or weather radio
- Extra batteries
- Cell phone chargers
- Matches and candles
- Fire extinguisher
- Basic tools (utility knife, hammer, screwdriver, wrench, pliers)
- Duct tape
- Garbage bags and plastic sheeting
- First-aid kit
- Hand sanitizer
- Extra eyeglasses
- Diapers and personal products
- Change of shoes
- Water-repellent clothes
- Bedding and blankets
- List of important phone numbers
- Insurance information
- Extra house keys and car keys
- Cash, credit cards

Sources: weathersafety.ohio.gov,
PIAA of Ohio

Ohioans pay
\$577
less than
the national average
for auto insurance



algre/Thinkstock

A recent report shows the 2014 annual premium for an auto policy for a new vehicle in Ohio is \$926, as compared to the national average of \$1,502.

Source: Ohio Department of
Insurance

Why ‘spending 15 minutes or less’ can hurt you

Buying insurance is one of the most important decisions you'll make. Who you buy it from can be the difference between devastation and recovery when disaster strikes. We are grateful that you chose to buy through an independent insurance agent.

Today's TV and media ads bombard you with the message that purchasing insurance is as simple as grocery shopping. In truth, it's not. You can't pick a product off the shelf and be on your way.

Finding the right coverage requires due diligence on your part and ours, something you can't get from a 15-minute phone call, a celebrity or even a talking lizard.

Why do people prefer independent agents?

Consumers feel the difference. Almost 60 percent of consumers who purchased insurance through a direct channel 10 or more years ago reported switching back to an independent agent because they wanted more value, according to a 2013 study conducted by InsightExpress, an independent marketing research firm.

Consumers switched back to an independent agent because they wanted one point of contact to handle their insurance questions and needs. They wanted guidance from an experienced insurance professional, the study said.

That's what we do. Independent insurance agents represent multiple insurance companies. We are familiar with underwriting styles and have researched the nuances of numerous policies.

Risk management is key

We also provide advice on the ins and outs of risk management, meaning we explain coverage

options and how having or not having that coverage could impact your entire situation.

Our philosophy is to look at the big picture. We believe your insurance program is there to protect all of your assets. What you choose for one type of coverage, such as auto insurance, can have an impact on all of your assets.

60%

**of consumers
switch back to
independent agents**

Some competitors will lure you with a lower rate on a single type of insurance, but less coverage. You may think you got a deal, but you could get burned later.

When our clients ask for a quote, we don't just do the comparison shopping and run the numbers – we strive to find the best coverage and rates for your particular needs.

How things go wrong

Independent agents offer a complete package, whereas some competitors are interested in only one piece. For example, they might sell auto insurance and tell you that insurance shouldn't be "bundled." Looking at it piecemeal instead of as an entire solution is where we've seen clients get hurt.

Imagine you purchased lesser coverage through a company that said they'll take 15 minutes to save you money on auto insurance. When you signed up, the representative didn't ask about the value of your home or tell you that your level of coverage should involve looking at the value of your assets. Later, you cause a

major car accident. Your auto insurer writes a check that doesn't cover the victim's expenses, and with that, the insurer's obligation to you is over. But this doesn't cover a hurt passenger's expenses, so he sues you for \$1 million. If your home is your biggest asset, you face losing it *and* your savings.

When you work with an independent agent

In that scenario, we could have helped and suggested umbrella coverage. But with a telephone or online quote, this may not have been an option. Our agency is here for you throughout the life of your policy. We answer questions, handle issues and adjust your coverage as needed. To file a claim, you call us, not an 800 number. We advise you and walk you through the process. Personal attention is part of the package.

Our competitors are at a disadvantage because they sell for a single insurance company and are limited to the options offered by their employer.

Bottom line, our competitors represent their insurance company. As independent insurance agents, we represent you.

Emergency alerts vs. local warning sirens

What's the connection between the Emergency Alert System (EAS) and the warning sirens you hear in your town? There is none.

EAS was designed by the Federal Communications Commission to quickly send urgent emergency information to an area. EAS is a digital, automated system that alerts broadcast media, cable television, satellites, direct broadcast satellite and high-definition television. EAS meets the needs of the hearing impaired and those with different language needs.

Emergency sirens are outdoor warning systems that many Ohio area activate locally to alert residents of threatening conditions. Sirens sometimes aren't audible indoors or in densely populated areas, but are a helpful supplement to the EAS. Optimally, on flat terrain with no wind, most sirens can be heard up to one mile away.

National and local text-alert systems are another method used to alert cell-phone users of emergencies. These alerts aren't offered in all areas, but their use is increasing each year.

Sources: weathersafety.ohio.gov, noaa.gov

How to avoid contractor fraud

Starting a spring project? Read these helpful tips before you hire a contractor.

- Get a list of reputable contractors from your insurance company, the Better Business Bureau or a specialized consumer organization like Angie's List.
- Contact multiple contractors, and obtain more than one estimate.
- Don't allow a contractor to inspect your property if you're not home.
- When the contractor is inspecting your property, personally watch him conduct the inspection.
- Obtain the terms and conditions of the project in writing, including details on specific supplies being used and who will purchase and deliver them. Include an estimated completion date and a price-deduction schedule if work takes

longer than promised.

- Ask about warranties on work.
- Make sure the contractor gets the necessary permits and puts them in his name.
- Ask for references from recently completed work. Call them and look at the work if possible. Ask if there were issues and if the homeowner would use the contractor again.
- Ask the contractor if he has liability insurance, and get the policy number and agency's name. Call the agency, and ask them to provide you with a liability certificate of insurance. There should be no charge to you as a customer of a contractor.
- Avoid signing the contract until the document is reviewed fully and/or discuss the terms of the contract with a legal representative or a

knowledgeable source.

- Pay the contractor by check or credit card rather than in cash.
- Don't pay for work in advance. If possible, don't pay until the work is done. If you do agree to pay portions at different stages, make sure the bulk of the payment is made at the end of the project after inspections are passed.
- Get these details in writing.



dolgachov/Thinkstock

Sources: Ohio Department of Insurance, PIAA of Ohio, and Ted Kinney, CIC, CPCU, ARM

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