

## Special Interest Articles

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” Weather is a great metaphor for life - sometimes it's good, sometimes it's bad, and there's nothing much you can do about it but carry an umbrella. ~”

Pepper Giardino



## I Have Damage Now What?

Claims happen. Your policy specifically outlines contractual duties associated with damage to covered property. As we enter storm season, we want you to know what to expect if you have the misfortune of suffering a loss.

**The Claims Process:** Report damage as soon as possible after it has happened by calling our office or the direct claims service number provided by your insurance company. A formal claim will be submitted to your insurance company and they are responsible for determining whether your policy will apply to the claim and the amount that will be paid. If damage is from an area wide storm, such as a severe hail storm, it is likely you will not reach a “live” person when you call due to the volume of calls we will be receiving. When prompted by the answering machine, please leave your name, phone number, and description of the item damaged, such as the address of location damaged or the year, make and model of a specific automobile. Rest assured we will submit your claim as quickly as possible based on your detailed phone message!

**The Time Frame:** You should be contacted in a day or two by your company who will provide further instructions and aid in the settlement of your claim. If you are not contacted within three days, please call our office right away so we may assist in this process.

**Your Duties:** Please respond promptly to any communication you receive from the insurance company or our office and be sure to cooperate fully with any requests. Take necessary precautions to protect the property from further damage or potential liability situations, however, do not make any repairs until authorized by the insurance company. Keep, do not throw away, any damaged items! This will help speed the claim process and fulfill your contractual duties as provided in your insurance policy. Keep copies of any documents that may be important to settling your claim, such as police reports, receipts, or notes of conversations.

**Our Duties:** One of the most important reasons you do business with me and our agency is the assistance provided once have suffered a loss. Please feel free to call me at any point in the claims process as I am here to help you in any way I can!

**School's Almost Out - Watch for children playing in/near streets !**

## Flood Insurance



## NOW is the time!

Although we've run information about flood insurance in previously newsletters, with ongoing storms in the Midwest and impending flooding in the headlines, it is more important than ever to revisit frequently asked flood insurance questions with answers provided by the National Flood Insurance Program:

### **Doesn't my homeowners insurance policy cover flooding?**

No. Let's say that again, **NO**, flood damage is not typically covered by a homeowners insurance policy. You **MUST** purchase a separate policy in order to obtain flood insurance.

### **If my home is flooded, won't federal disaster assistance pay for my damages?**

No. Federal disaster assistance often comes in the form of a low interest loan to help cover flood damage, not compensation for your losses. Even then, loans are only available if the president formally declares a disaster.

### **Why do I need flood insurance? My community has never been flooded.**

Flooding occurs in low-to-moderate risk areas as well as in high-risk areas. Poor drainage systems, rapid accumulation of rainfall, snowmelt, and broken water mains can all result in flood. Properties on a hillside can be damaged by mudflow, a covered peril under the Standard Flood Insurance Policy

### **Why do I need flood insurance if I live on a hill and will never get flooded?**

Floods can occur in any area, although to varying degrees. If you live on a hill or in an area that has never been flooded, your risk may be significantly reduced, but it is **not** eliminated. Flooding can be caused by heavy rains, melting snow, inadequate drainage systems, failed protective devices such as levees and dams, as well as by tropical storms and hurricanes.

### **Does flood insurance cover flood damage caused by hurricanes, rivers, or tidal waters?**

Yes, a general condition of flood exists if two adjacent properties are affected, one of which is yours. Or, if the flood is confined to your property, the flood water must cover at least two acres.

### **Is flood damage from wind-driven rain covered?**

No. When rain enters through a wind-damaged window or door, or comes through a hole in a wall or roof, the resulting puddles and damage are considered to be windstorm-related, not flood-related. Flood insurance covers overflow of inland or tidal waters and unusual and rapid accumulation or runoff of surface waters from any source. However, the flood must be a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is yours). Although flood insurance specifically excludes wind and hail damage, the good news is that most homeowners insurance provides such coverage.

### **What is covered in my basement?**

Flood insurance covers your home's foundation elements and equipment that's necessary to support the structure (for example: furnace, water heaters, circuit breakers, etc.). Flood insurance does not cover basement improvements, such as finished walls, floors, ceilings or personal belongings that may be kept in a basement.

Please make an informed decision about the flood risks you face before deciding **not** to purchase flood insurance. You may qualify for a [Preferred Risk Policy](#) (a lower-cost flood insurance policy). Flood Insurance cannot be obtained when the flood waters are closing in on your property. **DON'T WAIT**...Get more valuable information from <http://www.floodsmart.gov> or contact your agent.

# Insurance by KATIE

K - Knowledgeable A - Attentive T - Trustworthy I - Independent E - Experienced

The Writer Agency  
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Spring 2009



## Current & Upcoming Events

Katie recently completed her term as the President of the Independent Insurance Agents Association of Nebraska, (Big "I") but will remain an advocate for insurance consumers as a member of the board of directors. During her presidency she travelled the state taking cookies to 339 other independent insurance agencies &

discussing important issues facing the industry; issues that ultimately have an effect on insurance consumers. To this end, she drove a total of 10,717 miles and made and delivered 3913 cookies! She will use the knowledge garnered to benefit insurance agents and consumers in the state of Nebraska.



Kochenower successfully completed all requirements to attain the Certified Risk Manager national designation. Emphasis was given to protecting client assets through identification & analysis of exposures to loss as well as methods to reduce the financial impact of these losses. This knowledge gained will benefit the clients she serves.



Founded in 1896, the Big "I" is the nation's oldest and largest national independent insurance agents and brokers association. Its members are businesses that offer customers a choice of policies from a variety of insurance companies. Independent agents and brokers offer all lines of insurance—property, casualty, life and health.



Katie has attained Certified Insurance Counselor and Certified Risk Manager designations, both nationally recognized marks of distinction that represents commitment to continuous development of service and knowledge. With over 100 classroom hours each of formal insurance training along with yearly updates, CIC's & CRM's are a symbol of professional excellence and proven leadership in the insurance industry. CIC's possess competence and insurance expertise in the areas of agency management, commercial property & liability, personal lines exposures, as well as life & health. CRM's possess proficiency in risk identification and management skills, including analysis and measurement of exposures to aid the clients they serve.



## AAA Emergency Service & More

Writer Agency is proud to announce we are a new AAA agent! With vacation season approaching and kids travelling to & from college it would be wise to look into a AAA Plus Membership. Benefits include:

- **Towing** - Prepaid 24-Hour Emergency Towing (Up to 100 Miles)
- **Fuel** - Emergency Fuel (Free Fuel)
- **Locks** - Locksmith Services (Up to \$100)
- **Travel** - Free TripTik® Routings lets you do much of your planning online. Route your next road trip, book hotel reservations, or check mileage, construction information and more—or get printed TourBook® Guides & Maps with specific information about sights, attractions and accommodations. plus discounts for popular sights and attractions.
- **Trip Interruption** - Auto Travel Interruption Protection (trip continuance) benefits up to \$1000 reimbursement.
- **Discounts** - Shopping discounts - browse our **Show Your Card & Save®** listings to locate your favorite merchants, entertainment, restaurants, hotels and services.
- **Multi-vehicle** - benefits to autos, campers, motor homes & motorcycles

**Call me today for pricing and start driving without worrying!**



**SAY WHAT?** **Replacement Cost** – the cost to replace damaged property with like kind and quality without depreciation **Market Value** – the amount property could be sold for at time of a loss.

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## Making Changes? Call me!

Keep in mind that if you are contemplating any of the following, a discussion with your insurance agent may be warranted:

- Opening an in-home business
- Getting married or having a baby
- Adding to or remodeling your home
- Purchasing land or another property
- Buying another vehicle
- Adding or removing any licensed driver
- Sending a child to college or out on their own
- Retiring, and any other major life change



## About Our Organization

Our agency represents many very competitive insurance companies dedicated to providing superior coverage and customer service.

With the support of the staff in Ogallala, Katie Kochenower, a Certified Insurance Counselor, uses her

20+ years experience to provide you with quality, affordable insurance tailored to fit your specific needs.

## **The Writer Agency**

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**Do you know  
someone who could  
benefit from personal  
insurance service?  
Your referrals are  
appreciated!**

