

INSURANCE BY KATIE

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

The Writer Agency
(308) 436-4202

Summer 2012

Birdie, Bogey, and Banana Ball



I think I am the only insurance agent that does not golf (I don't even Putt Putt well). But if you *DO* have a talent for this, or you enjoy the sport regardless of your talent.... be aware that there could be some restrictions in your homeowners policy coverage. To complicate matters, coverage varies greatly depending on the policy version your insurance company is using (the 1991 policy version or the 2000 version - an even newer version is also pending!) Under the 1991 version, there is NO physical damage coverage for the golf cart because it is considered a motorized vehicle which is excluded (unless the

vehicle services the property, such as a riding lawn mower, or if the vehicle assists the handicapped.) In the event you would injure someone while using the golf cart, liability is provided in only two instances: (1) while on an "insured location" as defined in the policy, such as your own home location, and (2) while used to play golf on a golf course. There is no liability coverage while traveling to or from the golf course, no coverage while using the golf cart inside a "retirement community", such as to drive to the community center, and no coverage while using the owned golf cart to visit a neighbor a block away from your residence premises. **continued pg 2**

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"Change is the law of life. And those who look only to the past or present are certain to miss the future."

John F. Kennedy

President

May 29, 1917 - Nov 22, 1963

Law Abiding Citizen

We all want to be law abiding citizens (I hope!) Laws protect and keep us safe. However, there are also laws that can adversely affect you while still being laws that protect our community. **What?**

There are laws in Scottsbluff, Gering, and virtually all other towns that affect your ability to rebuild or make repairs after your home or business is damaged. Some even dictate that the *undamaged* part must be demolished if it meets certain criteria! **What?**



Gering City Code § 92.06 (updated 2010) (www.gering.org) states, "Whenever any wooden or combustible building or structure or any noncombustible building stands within the fire limits and it shall be damaged by fire or other casualty to the extent of 50% or more of its value(exclusive of foundation), it shall **not** be repaired or rebuilt, but shall be taken down and removed within 60 days from the date of such fire or other casualty, and it shall be unlawful for any person to repair or rebuild any such damaged building or structure or for any owner thereof to fail to remove any such damaged building or structure within 30 days after notice to do so from the Mayor and Council."

The City of Scottsbluff (updated 2012), (www.scottsbluff.org) has similar wording and adds the following, non-specific definition of what is deemed an unsafe building and therein, a likely candidate for demolition: **continued pg 3**



Insurance for Fido! If you are like me, then your pets are just hairy little humans and you take them everywhere, including in your vehicle. Our agency is able to provide Pet Injury Protection Coverage for your hairy loved ones which will pay up to a certain limit on your pet's vet bill in the event they're injured during a car crash while in your car. Call me today!



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Got Discounts?

- * Multi-Policy
- * Multi-vehicle
- * Non-smoker
- * Good Credit
- * Empty-Nest
- * Over 50 years old
- * the list goes on.....

Call me for a discount check-up today!



Sounds of Music

We all love listening to music in our vehicles but unless you are doing it through a sound system that is "permanently installed" in the vehicle, you could have coverage gaps. Most auto policies exclude items that are **not attached** to the vehicle such as: after market radios, tape decks, CD & video entertainment systems, TV's, computers, telephones, two-way radios, scanners, GPS/navigation systems. These items would be covered for certain losses on your home or renters policy, however, they would be subject to your deductible, which could be more than the item's value. Also, If you've customized your permanently installed sound equipment, the recovery value allowed may be less than what you spent for the equipment.

Call me to discuss what options are available!

Birdie, Bogey.... continued

The 2000 policy version grants quite a bit more coverage. It does provide some physical damage coverage for the cart itself automatically but collision must be added separately & accessories can be limited to 10% of the cart limit.

Liability protection is provided if:

- 1.) The golf cart is inside a golfing facility and parked or stored there or if the golf cart is being used to:
 - a.) Play the game of golf.
 - b.) Used for other leisure activity permitted by the golfing facility.
 - c.) Travel to or from an area where motor vehicles or golf carts are parked or where they are stored.
 - d.) Cross public roads at designated points to access other parts of the golfing facility.
- 2.) The golf cart is inside a "private residential community" [not defined in the policy] that contains your residence if the roads are subject to the authority of the community and if the community has designated such roads for use by golf carts.

Both the Scottsbluff and Gering Police Departments told me that golf carts are NOT allowed on public streets except when crossing within designated areas between greens or fairways, citing State Statutes **60-6,380 & 60-501**. With this in mind, #2 above does not apply and there is **NO** liability coverage if you drive on public roads.

As you can see, even if your insurance company is using the 2000 version of the homeowner's policy, it is quite possible that you will need or want a separate policy



Ahoy there Matey!

As the weather warms and you get your boat ready for 2012, it is time to evaluate your watercraft insurance needs. Carrying at least watercraft liability insurance is just the bare minimum and doesn't cover the multitude of other problems that can arise once you're on the water. Homeowner's insurance is quite restrictive without adding specific insurance for your watercraft. Boater's insurance varies and you can cut your costs with most insurance companies by taking boating safety courses, or with installed protective devices like a ship-to-shore radio or burglar alarm. Don't let summer fun get shipwrecked! Call me to discuss your watercraft needs today!



Bon Voyage!

Personal Property Inventory



Close your eyes. Think about one room, any room, in your house. Now, from memory try to list everything in the room. Open your eyes and check your list against the actual contents of the room. You'll be surprised how many items you **don't** remember! For that reason ask me, your agent for a Personal Property Inventory & take the time to complete it. Making a video tape or taking photos of each room is also helpful. Don't forget to open every drawer to make accurate record of the contents. It may be worth thousands of dollars if you suffer a loss.

Don't have a camera? Need help?

Let me know. I would be happy to help you make a video or take photos. I can also keep a copy because it won't do any good to have your inventory and photos burn up or blow away with your house!

Family Disaster Plan:

Your family may not be together when disaster strikes - plan ahead:

1. How will you contact one another? Think about how you will communicate in different situations—phone, cell phone, email, 2-way radios. What if these services are not available?
2. Pick a friend or relative who lives out-of-state for household members to notify they are safe.
3. Pick a designated location for family members to go to if you need to evacuate your area. Remember, this may even be in another state.
4. Complete a contact card for each family member. Keep these cards in a wallet, purse, backpack. Send one to school with kids to keep on file.
5. Fill out the ICE cards. [In **C**ase of **E**mergency] Call me for a form today! Keep in your purse/wallet. Enter emergency info into your cell phones.
6. **More Info:** http://www.fema.gov/areyouready/emergency_planning.shtm

Law Abiding Citizen...continued

"4-6-2. (e) all buildings or structures which have been damaged by fire, wind or other cause so as to have become dangerous to life, safety, or the general health and welfare of the occupants or the people of the City".

Scottsbluff & Gering have also adopted the National Electric Code & Scottsbluff added 4-2-35(d)..."when more than 50% of the lineal footage of the wiring in any building is changed, the entire wiring installation in the building shall be made to conform with all the requirements for new buildings, and that, when more than 50% of the lineal footage of any circuit is changed, the circuit shall be made to conform with all the requirements for new buildings."

So what does all this mean to you?

If your home or building is damaged to an extent that City authorities deem it meets the afore mentioned conditions or is unsafe, they can require you to demolish the entire structure, even the portions that are not damaged. Or if your building is damaged and the wiring needs replaced, you could be required to replace all the wiring in the structure, with better, *updated* wiring.

The problem is that insurance is designed only to put you back to the same financial condition as you were prior to the loss which means that the insurance policy pays to replace only damaged items and pays to replace them with the same or similar quality of that item. It doesn't pay for wiring or plumbing improvements/updates nor does it pay to destroy and rebuild undamaged parts of the building, nor does it pay the increased repair costs associated with these processes.

But Ordinance & Law coverage can.

Most homeowners policies provide 10% of the house limit automatically as additional coverage to demolish the undamaged portion of the structure and clear the site of ensuing debris as a result of enforcement of an ordinance or law. Additionally, this Ordinance and Law Coverage can pay the increased costs needed for materials and labor to make updates, such as improvements to wiring or plumbing if it is mandated by an ordinance or law.

continued pg 5



BlogNews

What did you have for dinner on April 24? If you missed "National Pig-in-a-Blanket Day, never fear. You can find out what you missed by reading my recent blog article,

Superfluous

Swine with photos of some adorable, "hairy" pigs. Honest...they have fur! Then pick up a package of hot dogs and crescent rolls and have yourself a feast! (Just don't tell the pigs!)



To get you in the travelling spirit, read about my recent airline adventure in **Levitated Lavatory Lamentations** it may make you decide to drive rather than fly!



While you're there, check out important flood information in: **Come Heck or High Water** or really get into the summer outdoor mood by reading **The Smell of Money and other Unmentionables.**

You can access past issues of this newsletter within the blog or through our website

Check out my blog:
www.insurance-bykatie.blogspot.com

CodeRED® Program



If you live in Scotts Bluff County, you may have recently received an automated phone call introducing the CodeRED Program and encouraging you to register your phone number. The following information has been compiled from both the City of Scottsbluff and City of Gering websites. It took me less than 2 minutes to register my own phone numbers.

IN THE BOX

Although we hate to think about having a devastating loss, pre-planning and a safety deposit box could help you protect your important information:

Things to put in the box:

- 1) Birth Certificates
- 2) Marriage/divorce papers
- 3) Wills/ Trust documents
- 4) Life insurance policies
- 5) Social security papers
- 6) Stocks/Bonds/etc
- 7) Real estate deeds
- 8) Automobile titles
- 9) Insurance policies
- 10) Employee benefit booklets

Lists to make for the box:

- 1) Bank account info
- 2) Insurance agent info
- 3) CPA & Attorney info
- 4) Debts owed/due you
- 5) Beneficiary info
- 6) Computer passwords

Don't wait. Take action now for your security.



The CodeRED® Emergency Telephone Calling System is an extremely high-speed telephone communication service available for emergency notifications. CodeRED® employs a one-of-a-kind Internet mapping capability for geographic targeting of calls, coupled with a high speed telephone calling system capable of delivering customized pre-recorded emergency messages directly to homes & businesses at up to 60,000 calls per hour.

Confirm your phone numbers & ensure you will get emergency information:

Gering residents and businesses: <http://www.gering.org>

Click the box entitled "Services" and then select Code Red

Scottsbluff residents and businesses: <http://www.scottsbluff.org>

Click the words: "Code Red" at the top left side of the screen

Other areas in Scotts Bluff County: <http://www.scottsbluffcounty.org>

Click the "Code Red" logo (above) located halfway down the screen

Those without Internet access may call the City of Gering Utility Office at 308-436-6814 or Scotts Bluff County Emergency Management at 308-436-6689 to give their information over the phone. Required information includes first and last name, street address (physical address, no P.O. boxes), city, state, zip code, & primary phone number; additional phone numbers optional.

Don't assume your telephone number is included. They do not use unlisted numbers without permission and don't have a listing of cell phone numbers. All businesses should register, as well as all individuals who have unlisted phone numbers, those who have changed their phone number or address within the last year, those who use a cellular phone as their home phone. CodeRED messages are broadcast during incidents and emergencies. **The information is used for emergency notification purposes only.**

Updated Website and and Internet Pages

As an added benefit to you, we continually update our website & online media. Find out more about us, explore the insurance coverages we provide, access our Learning Center, read past newsletters or our blog, and even obtain insurance quotes. Connect with me on my Facebook page where you can easily follow my blog, communicate or get a quote for insurance. Click on the "Facebook & Blog" link on the navigation bar.



Accident & Claim Damage Reporting Procedure

It's that time of year again..... summer, storms are inevitable, in fact it's ironic or just plain sad that I was working on this very article in this edition of the newsletter and it hailed in Scottsbluff the same day! I suppose some of you will say that I am to blame for the storm, after all, don't we blame the person who just washed their car for the rain? Claims happen... If it happens to you, I am sorry and want you to know what to expect if you have the misfortune of suffering a loss.

Reporting a Claim: Due to the volume of calls we receive after storms we may be unable to answer your phone call. Please leave your name, phone number, address, & description of the item damaged (such as your property location or the year, make and model of your vehicle). We will submit your claim to your insurance company as quickly as possible and confirm this submission to you by mail! Or email your claim information to me at insurance-by-katie@embarqmail.com and we will confirm via email.

The Claims Process: A claim form will be completed based on information you supply & submitted to your insurance company. The company determines whether your policy will apply to this claim and the amount that will be paid.. If the claim is covered, an estimate will be calculated and you may be paid a partial payment (ACV) until repairs are made. When repairs are made, **if** you have replacement cost coverage on your policy, you will be reimbursed **up to** the amount you spent on repairs. In other words, the amount listed on the estimate is just that - **an estimate** - and if you are able to make repairs for less than the estimate, the company only owes you for what you actually spend. If your repairs are more than originally estimated, contact the adjuster for approval before making any repairs. Each separate claim submitted will have a deductible subtracted from the loss settlement payment.

The Time Frame: You should be contacted shortly by your company who will provide further instructions. If you are not contacted within a week, please call me right away so I may assist you.

Your Duties: Respond promptly to communications from the insurance company or our office and cooperate fully with any requests. Take necessary precautions to protect the property from further damage or potential liability situations (board up broken windows or move property indoors/under cover if possible), however, do not make any permanent repairs until authorized by the insurance company. Don't dispose of damaged property - the adjuster may need to inspect these to determine proper reimbursement of your loss. Keep copies of documents important to settling your claim - police reports, receipts, photographs, or notes of conversations. These steps help speed the claim process and fulfill your contractual duties as provided in the provisions within your insurance policy.

Our Duties: One of the most important reasons you do business with me and our agency is the assistance provided when you have had a loss. Call me at any point ~ **I'm here to help!**

Law Abiding Citizen...continued

Some business insurance policies also include a small amount of Ordinance and Law coverage automatically however, not all do. It can be purchased separately in various percentages to meet your needs.

Most of the ordinances I reviewed reference a "trigger point" of 50%. Such as: if 50% is damaged then you are required to rewire the entire structure or demolish the entire structure. Conversely, the clause that indicates we may have to demolish the building if it is "dangerous to life, safety, or the general health and welfare of the occupants or the people of the City" does not give us any percentage to go by.

The question is not whether you need this coverage but rather, how much do you need?

It's obvious that 10% automatic coverage is not enough, especially as your structure ages and becomes out of date with the constantly changing building codes. Increased limits of Ordinance & Law coverage can be purchased in increments 25%, and 100%. Call me today to discuss your options.

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What if....

As your trusted insurance resource & "go-to" gal, I pride myself in helping you navigate the confusing world of insurance. To that end, I want to hear from you. What's confusing to you? Do you lay awake at night wondering, "what if..." and hoping you are properly protected? Rest assured you are not the only one thinking these things. So ~ call me, email me, post a comment on my blog...no matter how you do it, **just do it**. Ask me your "what if" and I'll share the answer in my next blog and newsletter.

About Our Organization

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

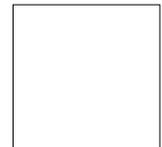
With the support of the staff in Ogallala, Katie Kochenower, a Certified Insurance Counselor and Risk Manager, uses her

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

WA

The Writer Agency, LLC

Kathryn Kochenower, CIC, CRM, AIP
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Do you know someone who could benefit from personal insurance service? Refer someone and receive a thank-you gift.



Fun in the Sun weather is here! Call me about your boat, camper, recreational vehicle, jet ski, motorcycle, & other spring and summer toys!

