

INSURANCE BY KATIE

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“Fortune favors the prepared mind.”

Louis Pasteur
French Scientist
1822 - 1885

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Are You Ready?????

Ready for what, you say? Ready for the unforeseen. One of the classes I took in Denver last month was about Emergency Management and since we are entering the “storm season” I thought we might focus on being prepared. My mother is a member of CERT (Community Emergency Response Team) so I asked for her input. Here are excerpts of an article she wrote for their newsletter. (If you are interested in taking the CERT class contact Bob Hessler 308-632-1921)

“Intense storms moved through the Scotts Bluff and Goshen County areas on June 10th and June 14th 2010 producing

tornadoes, flooding caused by rain and ping pong to softball sized hail

The sirens went off...as did my NOAA radio alarm...and sent people for cover several days in a row. I grabbed the cat and ran down to the basement. My husband grabbed his prescription medications. Then I came to the realization that in spite of my CERT training, IF this tornado hit our house I was not really prepared. So I am now prompted to write this article.

If you have taken the CERT class, you learned that you need to be able to survive for 72 hours. Yes, I have a 3-day supply box for both my husband and myself with

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Auto Insurance ALERT

There is a gap in the insurance verification system used by law enforcement.

- Insurance companies supply insurance information to the DMV monthly between the 5th and the 10th working day of the month.
- If your policy renews after the 5th – 10th of that same month, the information will not be updated until the following month so there will be a gap in your info.

Did I completely loose you? Let me illustrate using my own automobile policy:

- My personal auto insurance information on file with the Nebraska DMV showed a policy in force from July 10, 2010 through January 10, 2011.
- My insurance company uploaded the in force policy report to the DMV between January 5th and January 10th, 2011.
- My policy renewed by automatic premium payment effective January 10, 2011.
- I suspect my insurance company submitted their report prior to January 10th because my insurance renewal information was NOT on the DMV's report.
- SO~ when I tried to renew my vehicle license online Feb 4, 2011, the inquiry for my insurance data still showed my policy in force from July 10, 2010 and that it expired January 10, 2011 because renewal data had not been uploaded
- My up to date insurance data was uploaded when my insurance company submitted their February report between the 5th and 10th of February.....in other words, to the “powers that be”, looking like I was running uninsured for 1 month!!!

I am not writing this to disparage the DMV or law enforcement but please let your friends, family, and any law enforcement persons you know about this “glitch” so you are not suspected of driving in violation of the law. (Full story: www.insurance-by-katie.blogspot.com)



Customer Appreciation Event celebrating YOU!

We are 7 years old! Come celebrate with me!
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Gering Civic Center
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Are You Ready....continued

Where there's smoke

Have you checked your smoke alarm recently?

According to the National Fire Protection Agency:

- Roughly 70% of home fire deaths result from fires in homes with no smoke alarms or no working smoke alarms.
- A 2004 U.S. telephone survey found that 96% of the households surveyed had at least one smoke alarm.
- About half of home fire deaths result from fires in the small percentage of homes with no smoke alarms.
- In one-quarter of the reported fires in homes equipped with smoke alarms, the devices did not work, most often because there were missing, disconnected, or dead batteries.
- Smoke alarms that are 10 years old have a 30% chance of failing to work properly and should be replaced.

Check your alarm today!

food that would allow us to get by—**probably**—we haven't actually tried it out, thank goodness. I have my Emergency Supply Kit secured in the basement (basic and additions specific for our family) but because we use some of the personal items on a daily basis ...prescription medication and checkbooks for instance...those items needed to be gathered up. As I sat down in the basement with the radio on my lap listening to the reports I began thinking about what was **NOT** down there with me that would be lost if a tornado actually hit our house and destroyed it.

The list says a complete change of clothing. If we would need to survive for at least 72 hours, it would be nice to have more clothes. I thought about all of my projects that I was currently working on in my office that had paper files but were not backed up in my computer or had copies stored elsewhere. It was the things that we use on a daily basis, located throughout the house, that we did not have time to grab when we went to ground. My husband ran back up to get his laptop just in case. That's what you should do when the sirens are going off, right.....?

So what have I done to remedy the situation? I've re-analyzed what we have down in our "tornado shelter". I've added 3 days of clothing to our basement shelter. I now have a portable file box in which I keep my current projects, check books and

financial records, upcoming travel arrangements and confirmations, etc. sitting by my chair in my office. Now if the siren goes off, all I have to do is grab the cat, the file box, my purse and run. I might suggest that you keep your prescription medication bottles all together in an easy to carry box and keep them in the kitchen rather than the bathroom. (Assuming that your path to the basement is through the kitchen.)

My best advice is NOT to wait until the siren goes off. You should start your mental preparation the minute you get the Tornado Watch. I know, we live in an area where our watches are numbered in the 500's and we get lackadaisical. But you may not get a Tornado Warning in time. So-What needs to be gathered up? Is it consolidated for easy transportation to your shelter area so that you don't have to run to various rooms to get it?

The above scenario assumes that you will be at home when the sirens go off. But what happens when you are at work or out shopping and the sirens go off? Obviously we are not going to gather things up and take them to the basement every time we leave the house. So we need to re-think how we can best handle this situation. **IF** your house was hit by a tornado while you are away from home, what is irreplaceable? Remember that Banks, Pharmacies, Doctor Offices, etc. may be destroyed so backups placed in safety deposit boxes may be destroyed or not available.

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Family Disaster Plan:

Your family may not be together when disaster strikes, so 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. Have family members keep these cards handy in a wallet, purse, backpack, etc. Send one to school with each child to keep on file.
5. Fill out the ICE cards. Keep in your purse/wallet. Enter emergency info into your cell phones.
6. **More Info:** http://www.fema.gov/areyouready/emergency_planning.shtml

www.insurance-by-katie.com

