

### Special Interest Articles

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### ADDITIONAL INSERT - Summer Topics

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- \* Claim Procedures



"The World is a book, and those who do not travel read only a page."

St. Augustine  
philosopher &  
theologian  
Nov 13, 354 - Aug 28, 430

## S.S.O.S - Seepage, Sewer, Or Surface Water

If you get the newspaper, have the Internet, listen to the radio or television, or even look outside your house, you are already aware that our volatile summer weather has arrived. This year, in addition to our standard tornados and severe thunderstorm warnings, we have added a new and *exciting* potential danger to the list: flood. I don't know about you, but I am getting very tired of my weather alert radio buzzing in the middle of the night to warn me of flooding conditions! However, it is obviously a very real threat, one that creates quite a few insurance questions.

To that end, I did extensive research on the topics of surface water (flood), sewer backup, and seepage. Here are my findings:



**What is a flood?** According to the National Flood Insurance Program, a flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow. Many conditions can result in a flood: hurricanes, broken levees, outdated or clogged drainage systems and rapid accumulation of rainfall.

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## Travel Aids from AAA

In previous issues, I have touted the benefits of a AAA Membership for road side aid in the event you get a flat tire, run out of gas, need a tow, lock your keys in the car, and other road hazard situations. However, AAA also provides other trip related benefits and savings. I've used some of these and they are AMAZING!



\* **TripTiks** - A hardcopy (paper) and online mapping tool that helps you map the route before your trip and highlights hotels, restaurants, and gas prices along the way. Businesses that offer AAA Membership discounts are shown on the map to help you save more money on your trip. Call 800-222-6327 or access online at AAA.com/AAATripTik or download the free iphone app at AAA.com/Mobile.

\* **eTourBook** - A free downloadable AAA TourBook guide. Get detailed hotel, restaurant, and other information on your e-reader or e-reader equipped smart phone, including insider information and suggested 3-day itineraries. Get it at: AAA.com/eBooks. (You can also obtain **FREE** hardcopy tour books by calling AAA 800-222-6327 or logging on to www.nebraska.aaa.com)

\* **Fuel Price Finder** - An online tool showing the lowest-priced gas across the country. Once you reach your destination, the price finder can link you to public transportation options to aid your out of town travel. Find it at: AAA.com/FuelFinder (you don't have to have a AAA membership to use this one)



### Buckle Up for Safety!

There are many good reasons to buckle up for safety. In 2010:

- \* 50 people were killed in rollover crashes in Nebraska
- \* 84% of drivers and passengers in Nebraska used seat belts and car seats
- \* 112 of the 158 passengers who died on Nebraska roadways were not wearing seatbelts.

## Do You Qualify for 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!

### Here's your Helmet, What's your Hurry?



Now that our weather is getting nicer, it's time to break out the toys!

One common fair weather toy is the motorcycle. This means safety precautions should be taken:

**Motorcyclists:** The helmet law, adopted in Nebraska in 1989, is still in effect. This requires driver and passengers to wear a federally approved safety helmet. Before 1989, an estimated 25 motorcycle fatalities occurred annually in Nebraska. With the current law enacted, the averages is now about 11.

**Other Motorists:** Be on the lookout for these smaller vehicles on the roads. Use caution when you are travelling around motorcyclists. Be aware of your surroundings so you always have "an out" (a way to avoid an accident).

## S.S.O. S....continued

**Does my homeowner's policy cover flood?** No. (see past newsletters at [www.insurance-by-katie.com](http://www.insurance-by-katie.com) the "myths of flood and homeowner's coverage".) The standard ISO Homeowner's 3 policy form specifically excludes "Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind". A special flood policy issued by the National Flood Insurance Program is needed to protect against flooding of this type.

**How do I get flood protection?** The Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program (NFIP). Flood insurance is designed to provide an alternative to disaster assistance to reduce the escalating costs of repairing damage to buildings and their contents caused by floods. There are many other conditions and limitations within the Flood policy that are very different from other homeowner/property insurance policies. For example: 1) Structural finishings (carpet, paneling, drywall) and personal belongings located in a basement/crawl space are not covered. Appliances such as furnaces, water heaters, utility connections, washers/dryers, freezers including food, etc **are** covered.

2) Unless your lender/bank requires the flood insurance, there is a 30 day waiting period after submission of the application before coverage become effective. More information is available at:

[www.fema.gov/library/viewRecord.do?id=1404](http://www.fema.gov/library/viewRecord.do?id=1404) and [www.fema.gov](http://www.fema.gov).

**Does my homeowner's policy cover water coming up from my sewer system?** Sometimes. The standard ISO Homeowner's 3 policy form specifically excludes "Water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment" however, many companies allow the purchase of a special, additional coverage endorsement for a specified limit of coverage (often limited to a max of \$5000).

**Does a flood insurance policy cover water coming from my sewer system?** Sometimes. The flood policy does *not* insure for physical loss caused directly or indirectly by any of the following: "Backups through sewers or drains; discharges or overflows from a sump, a sump pump, or related equipment". However, the policy *does cover* these items if there is a general condition of flooding in the area and the flood is the proximate cause of sewer or drain backup, sump pump discharge or overflow. **cont pg 3**

## Nebraska's Passport Program

Nebraska has rolled out an exciting rewards program to encourage us to get out and enjoy our great state. With this program you can get out and explore Nebraska, have some fun at attractions along the way, and take home great prizes. Go to: [www.nebraskapassport.com](http://www.nebraskapassport.com) and [www.visitnebraska.gov](http://www.visitnebraska.gov)

The 2011 program features 33 attractions throughout the state. Get your passport stamped when you visit as many as you can before Sept. 30 to be eligible for prizes. You'll receive a new prize for every 11 attractions you visit: 11 stamps = 2011 Nebraska Passport T-shirt 22 stamps = \$25 GROW Nebraska gift card; and 33 stamps = Bushnell binocular digital camera. A grand-prize drawing for an Apple® iPad™ (approx \$800) will be held at the conclusion of the program in October 2011.

## \$ Donate to Charities like a Celebrity

We often think of life insurance as a method to pay for children's education, pay off loans and provide continuing income for our survivors in the event of our death. These, of course, are all very good reasons to obtain life insurance. But did you know life insurance can also be used for charitable giving? If you are like me, you often see a "good cause" that you would love to donate a large sum of money to in order to help the cause. However, if you are like me, you just don't have that kind of money available....or do you? Life insurance can allow you to pay a relatively small premium for a much larger sum of money payable upon your death to whomever you designate: even a charity. And this gift is usually nontaxable! Life insurance policies offer quite a bit of flexibility to provide for your family and monetary needs after you death while leaving room for charitable giving as well. Give me a call

## S.S.O. S....continued

**Does my homeowner's policy cover water seeping through my floors or walls?** No. The standard ISO Homeowner's 3 policy form specifically excludes "Water or water-borne material below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure; caused by or resulting from human or animal forces or any act of nature."

**Does a flood insurance policy cover water seeping through my floors or walls?** Sometimes. The flood policy does *not* insure for physical loss caused directly or indirectly by any of the following: "Seepage or leaks on or through the covered property." However, the policy *does cover* these items if there is a general condition of flooding in the area and the flood is the proximate cause of seepage or leaks on or through the covered property.

**Are there other options?** Yes, a policy exists which is called a "Difference In Conditions" policy. Some, but not all, policy forms written provide coverage for any "risk of direct physical loss or damage to covered property, except as limited or excluded"...and there is NO exclusion for seepage, flood, or earthquake, to name a few. This policy is often considered to be

"excess" which means that it would provide additional coverage over and above another applicable policy. For example: providing additional flood coverage over and above a primary National Flood Insurance Program flood policy. Obviously, there is not enough space here to delve into the fine details of this unique policy so contact me to discuss it in further detail. Also note that I have found this policy to be available for commercial insurance needs but not for personal clients (not for homeowner's insurance). And the policy minimum premiums range from \$5,000 to \$10,000 with one company quoting me a minimum of \$25,000!

**What should you do?** Even with all this research, if find that there are many gray areas... The best thing you can do is **be vigilant and be prepared**. Check your basement often so you are able to catch potential moisture right away. Have a wet-dry vacuum and electric fans available in case you need to clean up water. Move all items to higher ground (upstairs) or put furniture and boxes on blocks. Have your sewer system checked -- branches and other items can clog the drain preventing proper water movement. Obtain a pump if you are experiencing continuous water problems. Look for mold. And as always, call me if you have any questions!



## BlogNews

Once upon a time, in the dark ages way before GPS devices, a

young married couple is embarking on a vacation of a lifetime with her parents. **The Dad** is driving on the German Autobahn and **The Mom** is navigating. Armed with her trusty paper road map, **The Mom** is attempting to detour around the large town of Karlsruhe, Germany because **The Dad** is concerned about impending rush hour traffic. "Take a right!", **The Mom** announces, confident she has succeeded in avoiding rush hour. **The Mom** smiles, reveling in her superior navigational skills. The joy of the moment is suddenly interrupted by a loud bellow from **The Dad**.... " **Geez Jeanie, We're In France!** expounds on the adventures of taking a driving vacation. (and the funny thing is it's all true!)

Check out my blog: [www.insurance-bykatie.blogspot.com](http://www.insurance-bykatie.blogspot.com) to read more about submitting a claim, flood Insurance, and other topics. While you're there, check out these and other really fun articles: **The Sneeches & other Craziiness** and **The Smell of Money & other Unmentionables**

# INSURANCE BY KATIE

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

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Summer 2011

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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

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

## The Writer Agency

Kathryn Kochenower, CIC, CRM, AIP  
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**Do you know  
someone who could  
benefit from personal  
insurance service?  
Your referrals are  
appreciated!**



**Don't forget to protect your Summer Fun!** Call me about your boat, camper, recreational vehicle, jet ski, motorcycle, & other summer toys!





## Summer Related Topics



### Accident & Claim Damage Reporting Procedure

As we move into summer, storms are inevitable. Claims happen... If it happens to you, I *am* sorry! Just in case, I want you to know what to expect if you ever 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 your information by mail! Or email info to [insurance-by-katie@embarqmail.com](mailto:insurance-by-katie@embarqmail.com)

**The Claims Process:** A claim form will be completed on your behalf based on information you supply to our agents. This will be submitted to your insurance company. They are responsible for making the determination of whether your policy will apply to this claim and the amount that will be paid. If the claim is covered, and 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. If your repairs are more than originally estimated, contact the adjuster for approval before making any repairs.

**The Time Frame:** Upon submission of your claim, you should be contacted shortly by your company who will provide further instructions and aid in the settlement of this claim. If you are not contacted within the three days, please call me right away so I 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 (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. Do not dispose of damaged property as your claims adjuster may need to inspect these items in order to determine proper reimbursement of your loss. 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, photographs, or notes of conversations.

**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. Please feel free to call me at any point in this claims process~ I'm here to help!

### Da duh duh duh and I Do's

So you've planned and saved, wished and hoped and the day has finally arrived: Your wedding day. As the bride and groom, you deserve the perfect day and as the parents of the happy couple, not only do you want your children to start their lives on the right foot, but you also want to protect this financial investment. Because, let's face it, weddings are expensive. There is a saying that "you can buy insurance for anything" and we mean it! We can protect your happy day against the unforeseen with wedding insurance. **continued on reverse side**

### Jewelry Insurance Pays When Wedding Rings Are Lost, Stolen



You've planned the perfect wedding ceremony – and it went off without a hitch. Now, you and your spouse cannot wait to relax and enjoy each other on the honeymoon. However, while soaking up the sun on that Caribbean cruise, one of the rings is lost. You look frantically, but cannot find it anywhere. **continued on reverse side**

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Summer 2011

## Da duh duh duh ...and I Do's cont....

**Wedding Event Cancellation / Postponement Insurance - Protects your investment**- This covers your wedding against extreme situations that might cause postponement (severe weather, accident, sudden illness) and against financial loss if the event goes on but you have a glitch along the way – no-show vendors, lost photographs, damage to the wedding gown, bride/groom military activation earlier than planned, and more.

**Wedding Liability Insurance – Protects YOU** - This protects you against financial liability arising from your wedding. This could include but is not limited to lawsuits if you're held responsible for alcohol-related accidents, property damage, or bodily injury at your wedding or damages arising from it. This type of insurance is now required by many venues.

This day should be all you hope and dream - and more.... Don't let something ruin it when I can help protect it!

## Jewelry and Wedding Rings continued

The symbol of forever love that cost a small fortune is now gone – and you don't have a way to replace it. Each year, many couples lose wedding rings or other jewelry while on their honeymoon. Jewelry insurance policies can help – but not everyone thinks of insuring the rings while planning the wedding.

Unlike homeowners or renters policies – which offer limited coverage – jewelry insurance policies can cover total losses.

A standard homeowner's/renters policy limits jewelry coverage to a very small amount (ranges from \$500-\$1,500) for certain types of claims such as theft or mysterious disappearance. Often that is not enough coverage. Separate jewelry insurance policies can provide coverage with no deductible.

The first step to getting coverage for wedding rings and other jewelry is to have the items appraised. While not all companies will require an appraisal, it allows you to insure it for the correct

amount, and provides the insurance company with documentation of the item up front to prevent any issues at the time of a claim

**When hunting for just the right jewelry policy, be sure to ask these questions:**

- What is the deductible?
- Do consumers choose the appraiser, or does the company?
- How are claims paid? Is it for the full replacement value of items, or the value of the items as listed on the policy?
- Can you use the same jeweler to replace lost items?
- What if jewelry is lost while traveling out of the country? Does coverage extend out-of-country?
- Will premiums increase if claims are filed?
- What information is needed to prove that a ring was lost, stolen or damaged?

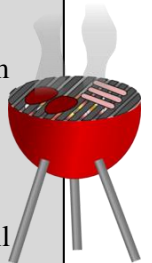
Call me to review your specific needs.

June 1, 2011 By [awilson](#) (reprinted/adapted with permission from <http://trustedchoicenebraska.com/?cat=4>)

## BBQ Safety

Summer his here, hooray for the BBQ! Follow these safety tips for a good season:

- 1) Don't wear loose clothing when you bbq
- 2) Always operate grills outdoors only and keep away from your house or other combustible items
- 3) keep propane bottles upright
- 4) inspect your grill completely before use each year & monitor through the season for bulges, corrosion, leaks, rusting, etc.
- 5) always keep a fire extinguisher near grill
- 6) use the appropriate lighting mechanism for your grill (don't use cigarettes, lighters, or matches near a gas grill in case of leaks) & use lighter fluid sparingly.



Follow these tips for happy grilling and don't forget to send me your yummy recipes!

## Updated Website and and Page

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.

[www.insurance-by-katie.com](http://www.insurance-by-katie.com)