

TAKING TIME

by Rebecca Escott

Extension Home Economist



Avoiding Insurance Policy Surprises

The snow and cold weather continue to drag on as I type this column, and with the record-breaking weather comes some record-breaking insurance claims. People across the state are contacting their agents for financial assistance as they repair structure damage to properties. But no all the phone calls have resulted in good news. Some people have been unpleasantly surprised.

We each need to look critically at the coverage our current insurance policies provide and explore options so that we have the coverage we need without paying money for coverage that is not of value to us. During the last few months I explored our family's coverage. I found out that plumbing work to

fix frozen pipes was not covered by my company. Damage to surrounding furnishings, flooring and walls was included but not the hardware itself.

Other people learned about ranges of coverage through misfortune as well. Some discovered that although residences may be covered for damage received from excessive snow load, other outbuildings may not be included. For farmers, the financial value of those outbuildings and their contents is great. Policy riders may be an option, but agents won't write a policy until all the snow has melted from the roof.

Organizations and families that own buildings and pay regularly on policies must stay in touch with the coverage that they have. According to *Bottom Line* research-

ers, 90 percent of people don't have the proper coverage. They estimate 70 percent have too much coverage. Others are underinsured or are insured for the wrong things. Each family should review its coverage annually. For some that may mean taking time to locate the actual policy, first. By carefully reading the fine print and asking direct questions of their agents, families can avoid surprises and manage their risks more effectively. Probe for the exceptions. Begin by asking questions like:

- What exclusions or limitations does this policy have? (Example: Homeowners policies may exclude earthquake, flood or mudslide damage. Artwork or jewelry may be excluded.) Endorsements may be an option for protection in these areas.

- Have we adjusted our level of coverage to keep up with inflation?

- Do you reimburse for the replacement value of belongings, appliances and equipment or actual value of current items?

- Is my detached garage protected in the same way as my home? What about other outbuildings?

- Is an open-sided storage building protected any differently than an enclosed one?

- Is damage to landscaping covered?

It is critical to keep an updated inventory for your household and other buildings. Video recordings may make this task more manageable. Keep receipts for major purchases in a fire safe box or safe deposit box. Don't forget to include closets and garages in your inventory work. Replacing business clothes, children's toys and sports equipment can be expensive.

Secondly, most homeowners should work toward a level of insurance that is at least 80 percent of the replacement cost of the residence. Otherwise partial losses to certain rooms or areas may not be covered fully. Don't forget to shop

around when evaluating insurance options. This can be a way for families to save money while improving coverage. Families should select insurance that will protect them against possible unknown circumstances that would bring significant loss, not against predictable future events that you can budget for.

The examples given related to property insurance can be modified and applied to inquiries about life insurance, health insurance or auto insurance. By taking the time to probe and ask specific questions, you can protect your family and your farm business from many unpredictable losses without spending a fortune.



HAPPENINGS

North Mountain

4-H Community Club

A new 4-H community club has formed in the North Annville, Ono, Waterworks, Bellegrave area.

Meetings are held the last Monday night of each month at the Waterworks Firehall of Thompson Avenue.

4-H is the largest growing youth program in the world. This program is free to boys and girls ages 8-19. It teaches leadership, responsibility, and self-esteem through many hands-on projects, such as air rifle safety, baseball

card collecting, cake decorating, ceramics, cooking, cross-stitch, entomology, first aid, plants, pets, poultry, rabbits, rocketry, sewing, small engines, vegetable gardening, vet science, and woodworking.

At the Monday, Feb. 28 meeting, 35 members were present. Games and mixers were enjoyed by everyone 20 minutes before the meeting began. The meeting was called to order by president Jesse Wenmger. Secretary's report was read and roll call was taken.

Under old business, insurance forms were explained.

Anyone interested in being a leader or a member, call Dale and Fran Bushong, (717) 865-6270.

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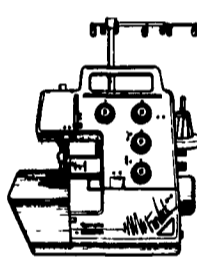
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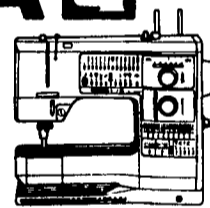
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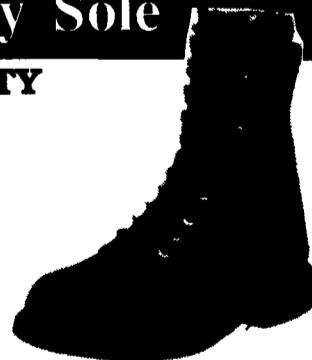
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