

WELCH'S INSURANCE TIDBITS



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Winter's Wrath Be Prepared to Combat Frozen Pipes

By Insurance Advocates newsletters

Thousands of families have one or more rooms in their homes ruined and their lives disrupted each winter by water pipes freezing and breaking.

According to the Institute for Business and Home Safety, claim payments over the past decade for these types of losses have exceeded \$4 billion.

When the outside temperature drops below 20 degrees Fahrenheit (minus 6 degrees Celsius), water pipes in homes with little or no insulation are likely to freeze and break. A small intrusion of frigid outside air can easily freeze a pipe located near an outside wall. Just a one-eighth inch (3-millimeter) crack in a pipe can spew out more than 250 gallons of water a day, destroying floors, furniture, appliances and personal items.

Homeowners can avoid frozen pipes by having adequate insulation where pipes run along outside walls, floors and ceilings. You should disconnect outside garden hoses, wrap exposed pipes with insulating sleeves or tape, and seal foundation cracks that allow cold air to freeze pipes in crawl spaces. If you feel that weather conditions that could cause freezing are eminent, open cabinet doors under sinks to allow warmer room air to circulate around pipes. Allow a small trickle of water to run from faucets, especially those along outside walls.

If you determine your pipes have frozen, open the faucets and turn the water supply off at the water main. As the pipes thaw, this will reduce the amount of water that leaks from the area of the burst pipe and remove the water supply to the leak.

Never use any type of torch or open flame to thaw a pipe. Better a small flood than a big fire. You can use the warm air of a hair dryer, or a portable heater to thaw the frozen pipe, but if you are using a combustion type heater be sure that there is adequate ventilation and no risk of fire. Do not use a combustion type heater in a confined space. Make sure that whatever warming device you use is UL approved.

Just an ounce of prevention will save you tons of grief. Using simple steps could prevent a serious claim and disruption to your life. ■

All Terrain Vehicles

Recently the State of Iowa has changed the law, most ATV's are required to be registered with the State of Iowa. This law causes a **GAP IN COVERAGE** on your homeowner's insurance policy.

There are exclusions within the homeowner's policy that excludes "Motor Vehicle Liability". The exclusion reads:

Exclusions... "Motor Vehicle Liability" Coverage E & F (Liability & Medical Payments) do not apply to any "motor vehicle liability" if, at the time and place of an "occurrence" the involved "motor vehicle":

- a. Is registered for use on public roads or property;
- b. Is not registered for use on public roads or property, but such registration is required by a law, or regulation issued by a government agency...

If you currently own a recreational vehicle and you don't have a specific policy covering the liability please give us a call! ■

Just some silly stuff to make you laugh

www.littleknownfactsshow.com

Q: How do you catch a unique rabbit?

A: Unique up on it.

Q: How do you catch a tame rabbit?

A: Tame way

Q: How do crazy people go through the forest?

A: They take the psychopath

Q: How do you get holy water?

A: You boil the hell out of it

Q: What do fish say when they hit a concrete wall?

A: Dam!

Q: What do Eskimos get from sitting on the ice too long?

A: Polaroids

Q: What do you call a boomerang that doesn't work?

A: A stick

Q: What do you call cheese that isn't yours?

A: Nacho Cheese ■

Is my house in a flood zone?

With all the flooding that has happened the past few springs we want to share some tools that will help our clients better understand the need for a flood policy.

FreeFlood.com answers one simple question: Is my house in a flood zone? With a database covering over 100 million U.S. residential addresses, FreeFlood.com is a great source of valuable information. Simply enter your address and you will instantly see flood zone information for that location, as well as a graphic of the "Flood Risk Meter".

We want to encourage all of your clients to use FreeFlood.com if you are looking to move into a new area, renting, selling, or buying a residential property, or to find out if your home's flood status has changed since you purchased the property. This is especially important, as new flood maps are often released across the country. ■

Vacancy Issues with Commercial buildings

If a building is vacant for more than 60 consecutive days before a loss occurs, there is no coverage for the following perils:

- *Vandalism
- *Glass Breakage
- *Water Damage
- *Theft or attempted theft
- *Sprinkler Leakage

Also, with respect to any other covered cause of loss, the amount that would otherwise be paid for the loss is reduced by 15%. A building is considered vacant unless at least 31% of its total square footage is rented to a lessee to conduct customer business operation, or used by a building owner to conduct customary operations.

There are endorsements we can add to waive some of these stipulations – please call us today if you have any questions.

Stacey Hawk, CSA ■

Who needs Life Insurance?

By: Insurance Advocate Newsletters

Essentially, there are two broad classes of people who should obtain life insurance protection. The first group are those who have someone who depends on their income. A wage-earning parent is the most common example of an individual needing life insurance. Surviving family members left might be left destitute if the major family wage earner were to die.

The loss of an individual who does not work outside the home, yet provides valuable services to the family, would result in a void that would need to be filled. It is quite common, for example, to find children caring for an elderly parent or a parent providing care for dependent children.

In both of these cases, life insurance can provide the means to provide support for those depending on you, after death. ■

Important deadlines for seniors over 65

Dec. 31st is an important deadline for seniors. On Nov. 15th every year, the Part D prescription plan companies present the new drug plans available on January 1st for the following year.

The drug companies can annually change the Part D plans available, the rate and the coverage. **It's important to recheck your current prescriptions taken against the new plans** to be informed on the monthly cost of premiums and the coverage. There are currently 45 plans in Iowa; this can change for next year. A good source is the www.medicare.gov website. After you enter your drugs taken, the computer will compare the plans and show the lowest cost plan. You can also enroll from this website.

Another source is the SHIIP Medicare volunteers at the local hospitals, this is a **free service**.

Medicare Advantage plans– change from this plan to a Medicare Supplement (medigap) prior to Dec. 31st. *The Health Care Reform Act will be eliminating the Medicare Advantage plans in the future.* United of Omaha's Medicare Supplement has a very competitive monthly rate of \$93.10 female and \$101.48 male, and a couple both insured with this company receives a 7% discount on the rate for both of you! This is an excellent time to talk to Lori and Linda about moving to a Medicare Supplement. ■

Welch's Giveaways

Send us an email with your name in it and the 1st of December we will draw a name. The winner will win a soft sided cooler with a cup holder on it. Entries will also be accepted by phone if you do not use email.



Also become a fan of Welch's Insurance on Facebook to be entered in random drawings. Watch Facebook for details. ■

Live Chat – Welch's Insurance latest service feature

We continue to be the leading edge on technology so we can give you the best service. We know that in today's world finding time to take care of everything is difficult. That is why we are now offering one more way for you to be able to reach us.

In the last three months we have been testing "Live Chat" on our website, www.welchsins.com. Look for "Click Here to Chat" to use this new feature. New and current clients can login to the website and ask questions via an email or chat with one of 3 staff members; Client Service Agents Stacey Hawk, Linda McGee and Sandy Martin during business hours 8am – 4:30pm daily.

This and email is just one more way for you to communicate with us. We want to make it easy to do business with us, but the live chat never takes the place of the personal touch by phone or in person. While we do encourage you to use this new feature we just want to caution you on sending sensitive information via the live chat or email such as social security numbers, driver's license numbers and dates of birth, these should be faxed or called in for security purposes.

Welch's Insurance also welcomes new friends daily on Facebook, where you can login and keep up to date on news at the agency. ■

We're on the Web!

Visit us at:

www.welchsins.com

&

Facebook.com

Available at Welch's

Road trip? Grocery shopping? Stop by our office & pick up a free atlas, a few "green" shopping bags. You can also get a Welch's coozie to keep your drink cold while running your errands. And don't forget to let your friends & family know that you got all of this stuff just for being a client of Welch's Insurance.

Did you know that 90% of our new clients come from referrals! We love this because we're adding more great clients just like you! If you have a friend or family member looking for a comparison please feel free to give them our number. If we do a no-obligation quote for them you receive a \$10 gas card.

Its tough enough losing a family member, what's even harder is trying to locate important papers. We often have family stop by the office looking for information, we wish we could do more. **Here's a way to help us help them.**

Stop by for a free Memorial guide brochure, you can note all this pertinent information in one place. Keep it at home or bring a copy to us for your confidential file. Includes information like:

Attorney's name, accountant's name, where your will is located, automobile titles, income tax returns, life insurance policies, final wishes for the funeral home.

Turn something hard into a much easier time. ■

Taking the Next Big Step...kids heading to college

By insurance advocate newsletters

The nest is getting emptier, and so is your bank account, as your child heads off to the next big adventure in their lives: college. As part of this journey they will be taking much of their personal furnishings, including televisions, stereos, computers, books and supplies to their new temporary home.

We often get questions about coverage for your child's possessions. While we would prefer to know the specifics of your child's living situation, in general your child, if a resident relative of your home and a full time student, is considered an "insured" under most homeowner policies. Therefore, a parent's homeowner policy could extend coverage for property and liability to your child while temporarily residing at college. There are exceptions and qualifications to this explanation that may result in the need for special coverage. Call us with any questions. ■

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