

Fairmont Farmers Mutual Messenger



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IN CASE OF A TORNADO

Protecting Yourself and Your Family

Warnings – Watches

Remember that a watch means that weather conditions are favorable for tornadoes to develop and a warning means a tornado has been spotted in your area. Learn the warning signals used in your community. If a siren sounds, that means stay inside and take cover.

Seeking Shelter

- Do not try to outrun a tornado. Instead, stay calm and seek shelter.
- At home or work, seek shelter in the central part of the building, away from windows. Basements are the best havens. If this is not an option, take cover in the bathroom, closet, interior hallway or under a heavy piece of furniture.
- If you are in your car, abandon your vehicle and seek shelter in the nearest ditch if no other facility is available.
- People living in mobile homes should vacate the premises and seek shelter elsewhere.

Protecting Your Property

- If a tornado watch has been issued, move cars inside a garage or carport to avoid damage from hail that often accompanies tornadoes. Keep your car keys and house keys with you.
- If time permits, move lawn furniture and yard equipment such as lawnmowers inside. Otherwise, they could become damaged or act as dangerous projectiles causing serious injury or damage.
- Make an inventory of your possessions and store it off the premises. If your belongings are damaged, this list will help facilitate the claim filing process.

RECOVERING FROM A TORNADO

Protecting Yourself and Your Family

- Keep calm. Stay in your shelter until after the storm is over.
- Check people around you for injuries. Begin first aid or seek help if necessary.
- When you go outside, watch out for downed power lines.

Protecting Your Property

- Notify your insurance agent as soon as possible. If you have vacated the premises, make sure your representative knows where to contact you.
- Make temporary repairs to prevent further loss from rain, wind or looting. These costs are reimbursable up to \$1,000 without prior approval under most policies, so keep the receipts.
- Keep receipts for additional living expenses such as temporary housing as these costs are reimbursable under most policies.
- Make a detailed list of all damaged or destroyed personal property. Do not throw out damaged property until you have met with an adjuster.
- Check utility lines and appliances for damage. If you smell gas, open the windows and turn off the main valve. Do not turn on lights or appliances until the gas has dissipated. If electric wires are shorting out, turn off the power.
- Do not be rushed into signing repair contracts. Deal with reputable contractors. If you are unsure about a contractor's credentials, contact your claims adjuster, Better Business Bureau or Chamber of Commerce for referrals. Make sure the contractor you hire is experienced in repair work - not just new construction. Be sure of payment terms and consult your agent or adjuster before you sign any contracts.

Proper Steps for Repairs Following Storm Damage

Customers frequently ask how the storm damage insurance process should work—should you call your insurance agent first, or get an estimate first? Below are the proper steps for having your roof or siding inspected and replaced (if needed) following damage by a storm.

1. If the homeowner thinks they have damage, they should first call their insurance agent and ask to file a claim.
 2. The insurance company sends an adjuster to access the damage.
 3. If the adjuster determines damage has occurred, he will issue a report listing the damage and the expected cost of recovery or request an estimate for repair.
 4. The adjuster will then issue a check for the damage minus the depreciation of the damaged property and the deductible. This is the actual cash value payment. In some instances, a mortgage company and/or contractor may be listed on the check as co-payees.
 5. The homeowner can choose two different ways to hire a contractor. He may bid the work to one or more contractors and accept a bid. If that bid is less than the insurance company estimate, the insurance company will pay only that amount, less deductible. If the bid is more than the insurance estimate, the homeowner can submit
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6. the higher bid to the insurance company and attempt to work out the difference. The homeowner can also opt to hire a trusted contractor of their choice. The contractor can then work out their rates with the insurance company.
 7. Under NO circumstances can a homeowner avoid paying their deductible. Any contractor that suggests otherwise to a homeowner is committing insurance fraud.
 7. After the project has been completed, the contractor or homeowner sends an invoice and certificate of completion to the insurance company. The insurance company then issues a check to the homeowner for the difference between the actual cash value and the replacement cost of the loss (providing the homeowner has replacement cost insurance). In some instances, a mortgage company and/or contractor may be listed on the check as co-payees.

Key Points Regarding the Insurance Claim Process

- The homeowner does not need a contractor to submit damage information to the insurance company. It is not necessary to hire a company “specializing” in getting insurance claims settled.
- Never let a contractor you do not know and trust climb on your roof to “inspect for hail damage.” To make it appear as if caused by hail, some storm chasers intentionally damage the roof when they think no one is looking.
- You cannot conceal or avoid paying the deductible. This is insurance fraud.
- You can choose to work with any contractor you like.

Beware of Storm Chasers

What is a Storm Chaser?

Storm chasers are companies that follow severe weather from area to area, completing home repairs (generally roofs and siding) that are damaged by hail and wind. They collect homeowners' insurance claim checks in payment for their services, complete the work (which may not be the same quality as a local contractor) before moving on to the next storm-ravaged area. They generally go door-to-door in storm damaged areas, and may advertise themselves as insurance recovery experts or specialists in insurance restoration.

Why are Storm Chasers Bad?

The first step of a storm chaser is to ask the homeowner to sign a contract allowing their company to negotiate with the homeowner's insurance company. By signing these documents, homeowners may be waiving their right to any decision-making regarding their repairs or replacement. They also lose control over the insurance settlement, and the entire check of the payment may legally need to be

signed over to the storm chaser- regardless of the quality or quantity of work completed. The homeowner may lose some control over materials used, leaving the storm chaser free to cut corners in order to increase their profit. Most importantly, warranty repairs can be very difficult to obtain as most storm chasers leave the area as soon as the storm "plays out." These companies are generally gone long before warranty issues arise. To make matters even more difficult, some storm chasers lease local company names so they appear to be local. Once they complete their work in the area, they leave. The local company is then responsible for the warranty work. Of course, the volume of warranty work is often so great the local company ends up out of business, leaving the homeowner with problems. Storm chasers are also very damaging to the local economy. They deprive local contractors of business and decrease the number of resources you have when your roof suddenly springs a leak.

How to Spot a Storm Chaser

Storm chasers usually:

- Come door to door and try to get you to sign something immediately
- Use high pressure sales tactics
- Offer you a "Free Roof" or "Free Siding" or offer a way around paying a deductible (this is insurance fraud)
- Have out-of-state license plates or drivers license (and YES you can and should ask to see a drivers license to verify identity)
- Are unable to produce recent, local references (or references from before the storm date)
- Are unable to produce local supplier references (Always check references from potential contractors' suppliers. If suppliers aren't paid in a timely fashion by a contractor, they can legally place a lien on your home.)
- Are unable to produce a contractor's license and certificate of insurance with the same identification information. A legitimate local company should show you a contractor's license and a Certificate of Liability/Workers Compensation, both issued in the same name. If the names don't match, you may not be protected.

Tips to Keep Water Out of Your Basement

When heavy rains enter the forecast, basement flooding may weigh on the minds of homeowners. Rain water isn't the only source of water damage in the home, however. Water lines to washers or other appliances can break, leaking water through flooring, drywall, and more. Because water damage isn't always covered in a homeowner's insurance policy, it is important to take preventive measures.

Preventing Exterior Water Damage

Surface water damage occurs when rain water pools around the home and slowly (or quickly) seeps through the foundation. Homeowners can stop surface water from causing foundation damage by using gutters and downspouts with extensions, installing a French drain, or grading the soil around the home.

Foundation damage occurs when water-saturated soil pushes down and into the foundation. The extra water can also cause water-related health issues, not to mention insect problems. The key to prevention is to establish drainage that moves the water away from the foundation.

To be effective, gutters and downspouts need to be kept free of debris. Extensions should move the water away from the foundation at a six-inch drop for every 10 feet. Installing a French drain, a trench inlaid with drainage pipe or gravel, can also move water away from the foundation if surface water continues to be a problem. This can be done without hiring a contractor. (Learn how by visiting do-it-yourself home construction websites.) Finally, homeowners can grade the soil around their homes to obtain the necessary pitch for proper water flow. While this may be an expensive option, it likely costs less than repairing a crumbled foundation. Of course, some surface water may be hard to spot.

Homeowners need to keep a close eye on flower gardens and shrubs that surround their foundations. While the plants may draw some water out of the soil, thus alleviating water pressure, they can also hide water problems. If a house is built on a crawl space, the enclosed space also needs to be checked for proper drainage.

If a foundation starts to show signs of damage, the first step is to stop the water. Next, homeowners need to contract with a professional to fix the foundation. Foundation damage is generally not covered by your insurance policy.

Tips to Keep Water Out of Your Basement continued on page 5



Thank You

Insurance can be complicated. Thank you for trusting our Fairmont Farmers Mutual agents. We appreciate the opportunity to serve you. You are a valued customer and we will do our best to ensure your satisfaction.

Preventing Interior Water Damage

There is always a chance that appliances, such as water heaters, washing machines, dish washers, and refrigerators, can cause water damage as well. For instance, water heaters are estimated to last 10 to 12 years. Signs of rust or corrosion may develop near the base of the tank as the heater approaches the end of its life. The deteriorating area on the tank may begin to leak and cause water damage on the floor where the appliance is located and on any floor(s) below this level.

It is good practice to make frequent inspections of aging appliances to check for rust or corrosion. Also check that the water lines coming in and out of appliances are tight and in good condition. Replace water lines as deterioration begins to appear as opposed to waiting until lines begin to leak.

It is also a good idea to only operate appliances like clothes and dish washers when someone is at home. Vibrations in a washer can cause water lines to loosen at the faucet or the appliance. If no one is home when a leak happens, a minor mop-up issue could become major structural water damage.

How to Clean-up Water Damage

- Use a water vac or carpet cleaning machine to pull water out of carpeting.
- Pull back carpeting and the pad below.
- Run fans on the carpeting and pad.
- Run dehumidifiers to draw moisture out of the air.
- Contact your agent to report the loss and receive additional directions on how to proceed with the cleaning.

Grilling Safety

Americans enjoy more than three billion barbecues each year. But barbecuing can be dangerous, even deadly, if you are not careful.

The following tips can make your grilling experience safer:

- When ready to barbecue, protect yourself by wearing a heavy apron and an oven mitt that fits high up over your forearm.
- With gas grills, make sure the gas cylinder is always stored outside and away from your house. Make sure the valves are turned off when you are not using them. Check regularly for leaks in the connections using a soap and water mix that will show bubbles where gas escapes.
- Barbecue grills should be kept on a level surface away from the house, garage, landscaping, and most of all, children.
- For charcoal grills, only use starter fluids designed for those grills. Never use gasoline and use a limited amount of starter fluid. If the fire is too slow, rekindle with dry kindling and add more charcoal if necessary. Never add more liquid fuel or you could end up with a flash fire.
- Be sure to soak the coals with water before you put them in the trash.
- Always remember that grills remain hot long after you are through barbecuing.

In Case Of An Emergency

If you get burned, run cool water over the injury for 10–15 minutes. Never put butter or salve on burns because they will seal in the heat and cause further blistering. If you receive a serious burn, the sooner you get medical attention the better.

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