

Winter is a good time to review homeowner policy

As Kansans wait out winter, our thoughts turn to springtime. We're ready for the warmer temperatures, but are we ready for facing the unpredictable springtime weather? Maybe it's time for a homeowner's checkup.

What is the value of the contents of your home covered by insurance? Is a flood covered? If someone is hurt while visiting will insurance pay medical expenses? Whether you are a renter or a homeowner, we at the Kansas Insurance Department suggest a review of all insurance policies annually. This lets you brush up on what is covered and to evaluate whether the coverage is still adequate (or too much) for your current situation.

When reviewing your homeowner's policy, be sure to find the answers to these three questions:

What does my homeowner's or renter's policy cover?

A homeowner's insurance policy covers the structure, belongings and legal obligations if someone is injured at your home. A renter's policy does not insure the structure, but otherwise provides similar coverage.

Check the type of replacement value provided in the policy. Actual cash value is the amount it would take to repair damage to a home or to replace its contents after allowing for depreciation. Replacement cost is the amount it would take to rebuild or replace a home and its contents with similar quality materi-



Sandy Praeger

• Kansas Ins. Commissioner

als or goods, without deducting for depreciation.

Liability insurance protects you from legal obligations arising from accidents involving visiting nonresidents. With a few exceptions, such as auto or boating accidents, all-purpose liability coverage follows wherever you go. An umbrella policy can extend the liability limits of a homeowner's or renter's policy if the policy limit is insufficient.

Homeowners' and renters' policies typically include limited medical expense payments for injuries occurring on your premises to visiting non-residents. They may also cover medical expenses of another individual injured by you, a member of your family or a family pet while away from the home.

How much coverage do I need?

Making a home inventory is the best way to determine the appropriate level of coverage needed for contents. An inventory is also a useful tool to have in case of a loss. When compiling the inventory, make sure to include as much detail as possible about the items.

Homeowners do not need to insure the value of the land a home sits on, but coverage should include any outdoor structures on the property. Both homeowners and renters should concentrate on an accurate list of belongings and a proper level for liability limits.

What are my deductibles and discounts?

Deductibles and discounts are generally the easiest places to save money. Most companies offer discounts for people who have more than one type of insurance policy with them, and for people who have had few claims or are long-term customers. When it comes to the deductible - which is the amount you have to pay if there is a loss – usually the higher it is, the lower the premium.

It's normal to consider raising a deductible to save on premium, but remember, your share of the bill will be that much more following a claim.

After reviewing the policy, call your agent or insurance company and ask these questions:

• Is the coverage on my home/rental unit and its contents adequate? Is it too much?

• Is my premium as low as I can expect it to be? Are there additional discounts available? Can Should I raise my deductible?

• Are there risk mitigation programs and discounts available? Mitigation - taking steps to reduce a potential loss before it happens - can help limit your

home's exposure to certain local risks (such as wildfire or hurricane).

• Are there any losses - like flood or earthquake - I need to worry about that are not covered in my current policy? Neither flood nor earthquake is covered by a standard homeowner's or renter's policy. There are optional insurance policies for both disasters. Ask about available options or visit www.Floodsmart.gov for details on flood insurance.

• Has anything changed in my coverage in the last year? Insurers may change policy terms at renewal, but they must notify you first. Read all notices and information sent from the insurance company. When talking with an agent, ask if there are any anticipated changes when the policy renews.

For information about homeowner's or renter's insurance and the basic coverages in a policy, go to www.ksinsurance.org and read or download our publication "Homeowners and Renter's Insurance." You can also visit www.InsureUonline.org and choose the life stage that best fits your situation.

For specific questions about coverages or about an insurance company or agent, call our Consumer Assistance Hotline (in Kansas) at (800) 432-2484.

A little knowledge gained now in the middle of winter can go a long way toward peace of mind when spring – and spring storms – come along.

Second snowstorm in a row pounds midwestern United States

By Justin Juozapavicius The Associated Press

TULSA, Okla. – A second powerful blizzard in a week roared through parts of the nation's midsection on Wednesday, bringing biting winds and dumping a foot of snow on areas still digging out from last week's major storm.

The storm that rolled into Oklahoma on Tuesday had dropped about a foot of snow by Wednesday morning in Bartlesville, about 50 miles north of Tulsa, and an-

in Siloam Springs, Ark., said Michael Lacy, a meteorologist with the National Weather Service in Tulsa. He said strong winds created blizzard conditions that limited visibility and made travel hazardous

Heavy snow was reported in parts of Kansas and Texas, where snowfall that kept students out many school districts cancelled of school for at least six days, classes in anticipation of yet another round of unusually icy weather.

Army shelter after running out of money for hotel rooms. She was hoping to get a bus ticket out of Tulsa, where she got stranded a week ago on her way to a new job in St. Louis, before the third storm in a week hit the area.

But after the record 14-inch halted garbage pickup and kept some roads impassable, the city of 390,000 was bracing for the worst. In northeast Oklahoma, Sandra On Tuesday, Tulsa was just inches

record of 25.6 inches that was set in the 1923-1924 season.

'You're trapped," the 47-yearold Barrows said Tuesday. "Depressed.

State lawmakers in their first week of the legislative session cancelled their work until next week in anticipation of the storm. The Oklahoma Highway Patrol was discouraging all travel statewide.

other 9 inches across the state line Barrows was stuck at a Salvation from breaking its winter snowfall ticipation of snow that forecasters the storm it is that we have not had warned would choke highways, disrupt work days and likely extend the stretch of cancelled school days in northwest Arkansas to nearly two weeks. Some educators fear that the missed days celed for students in the Dallas, are eating into time they need to Fort Worth and Amarillo school prepare students for annual state benchmark exams in April.

"We're all very antsy to get back in class," said Gravette Public Schools superintendent Andrea Kelly, whose 1,757-student district last held classes Jan. 31.

School districts across northwest Kansas called off classes Tuesday and several universities closed early. Up to 11 inches of snow was expected in central parts of the state but with calmer winds than those that came with

"If there is any silver lining to

On the Beat

COLBY POLICE Saturday

in the parking lot of Walmart.

from the 200 block of East Fourth

stop. Vehicle legally parked. Street to Colby Cinema.

any ice before it started - it has been all snow," said Robb Lawson, a meteorologist with the National Weather Service in Wichita. In Texas, classes were can-

districts. Dallas-Fort Worth International Airport canceled about 120 departures. Spokesman David Magana says DFW airport anticipated operating a full schedule later Wednesday when conditions were expected to improve.

In Oklahoma, several inches of snow remained unplowed in many Tulsa neighborhoods Tuesday, and abandoned cars and trucks still littered local roads. As some of the snow melted over the weekend, dozens of water mains broke throughout the city, causing flooding and even more street closures.

ambulance. Emergency Medical

Services paged; officers assisted

11:57 p.m. - Security check at

Sunday

ing under the influence and trans-

porting open container on traffic

2:06 a.m. - Report filed for driv-

3:33 p.m. - Hit-and-run accident

4:36 p.m. - Assisted sheriff's

office with traffic complaint. 6:37 p.m. - Provided directions

11:19 a.m. - Reports filed for

University of Kansas releases honor roll

LAWRENCE - More than 4,500 undergraduate students at the University of Kansas earned honor roll distinction for the fall 2010 semester

The students are from KU's Lawrence campus and the schools of allied health and nursing in Kansas City, Kan.

The honor roll includes undergraduates who meet requirements in the College of Liberal Arts and Sciences and in the schools of allied health; architecture, design and planning; business; education; engineering; journalism; music; nursing; pharmacy; and social welfare.

Honor roll criteria vary among the university's academic units. Some schools honor the top 10 percent of students enrolled, some establish a minimum grade average and others raise the minimum average for each year Sheldon, Penny and Shad Sheldon, liberal arts and science sophomore.

Colby Lindsey Jean Bugbee, Diana Thompson, liberal arts and science, senior; Matthew Joseph Hull, Andrew and Lynette Hull, arts senior; Scott Collin Smith, Randall and Linda Smith, pharmacy professional; Paige Nicole Stephens, Jackie and Curt Stephens, liberal arts and science junior; Andrew Christian

Toth, Patrick and Sally Toth, liberal arts and science, engineering senior. Atwood Andrew Russell Fikan, Ron and Colleen Fikan, pharmacy professional, Rawl-

ins County High School Edson Josh William Doke, Fritz and Susan Doke, arts senior, Goodland High School

Goodland Lea Elise Acuff, Mark Acuff, pharmacy professional; Julie Marie Leiker, liberal arts and science senior; Courtney Marie students are in school. Students must complete and science junior; Michael Wade Smith, Ce-

Wheatland High School; Kaitlyn Marie Zerr, Keith and Jacky Zerr, liberal arts and science junior, Wheatland High School

Hoxie Loren Michael Cressler, Herbert and Marita Cressler, liberal arts and science senior; Tanner Oren Popp, Keith and Shirley Popp, liberal arts and science senior.

science senior, Rawlins High School

senior

Quinter Matthew R. Bird, Scott and Sheryl

Selden Jessica Kaye Fredrickson, James

treating the streets Tuesday in an-

Road crews in Arkansas were

Ludell Bruce Lynn Focke, liberal arts and

Oakley Callie Mae Baalman, allied health

Bird, liberal arts and science freshman; Trent Colin Blackwill, nursing junior; Todd Nathan Cooksey, Kenneth and Lela Cooksey, liberal arts and science senior; Edward Gerald Machen, Michael and Susan Machen, liberal arts

last week's blizzard.

2:40 p.m. - Accident in the 1900

block of S. Range.

crew.

Walmart.

a minimum number of credit hours to be considered for the honor roll.

Students are listed by home town, name, parents' names, program or school, level and high school if different from the town's name. Donald Albers, liberal arts and science senior,

gan Renae Whitmore, Lori Titus, pharmacy professional.

Grinnell Jamie Nicole Albers, Ellen and

lia Smith, liberal arts and science senior; Mor- and Tamri Fredrickson, liberal arts and science sophomore, Decatur Community High School.

9:37 p.m. - Report of juveniles two narcotics violations. possibly driving while intoxicated. Deputy made traffic stop. Everything OK.

1:59 p.m. - Pickup parked in

fire zone area at Walmart moved.

10:05 p.m. - Assisted with traf-1:16 p.m. – Caller requested an fic at house fire.



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