

Check insurance before spring storms

Last year, Kansans suffered about \$370 million in property damage because of severe weather.

Although storm damage typically occurs during the spring, last year almost half of the losses occurred during August and September, the Kansas Insurance Department estimates.

"With spring almost upon us, Kansans will begin taking precautions for bad weather," said Sandy Praeger, commissioner of insurance. "but, as 2010 showed, severe weather can happen almost any time. That's why it's important to review homeowners and auto insurance on a regular basis."

Commissioner Praeger offers some insurance considerations as Kansas enters the spring storm season.

Ask yourself these questions: Do you have the right insurance? Do you know what your policy covers? Is the amount adequate? Does it cover additions or recent remodeling?

"Check all limits, including coverage for contents," Commissioner Praeger said. "Keep your agent's name and number available and easy to find, and periodically discuss coverage options with him or her."

Know your policy limits. Not all policies cover water and wind-storm damage; debris or tree removal; sewer backup because of flooding; sump pump failure; and additional living expenses if disaster forces you from your home.

Also, check your auto policy. Comprehensive coverage – other than collision – pays if a storm or floodwater damages your car.

Inventory your personal property. For a "Personal Home Inventory" booklet to help you list the contents of your home, go online at www.ksinsurance.org, under "Publications," to print off a personal copy. Keep a copy of the inventory, sales receipts and video or photographs of your property in a secure place outside of your home.

If you suffer loss or damage because of a storm, follow these

tips:

- Contact your agent or insurance company immediately.
- Keep a record of conversations with your agent or company. Write down the date and time, the person's name and a summary of the call.
- Make a list of all damaged property, and photograph it.
- Get instructions from your company's adjuster before calling anyone to repair or replace damaged property. An inspection of your loss may be required before claims are paid.
- Keep a list of all damaged property with the date, price and date of purchase for the adjuster. Make a copy of the list and all insurance forms you fill out.

If a disaster occurs, adjusters will handle the largest losses first, but they will work to handle all claims as quickly as possible. Remember the following:

- Be present when your adjuster inspects your property.
- Insurance companies will have their own adjusters who will carry employee identification. These adjusters will not charge you for their service. Be leery of any adjuster who charges a fee, and always ask to see identification.
- Beware of questionable or unfamiliar contractors. Get more than one bid, and hire a local, reputable contractor to make the repairs.
- Don't accept an unfair settlement. If you can't reach an agreement with your insurer, call the insurance department at (800) 432-2484.

The department can help if your agent or company doesn't respond to your calls; you believe you have not received a fair settlement; or you have a dispute about contract language or state legal requirements for coverage.

"I believe that a little preparation and information about insurance before a problem occurs is a great way to gain some peace of mind – and keep your focus on your family's immediate needs during an emergency," Praeger said.

County Jail

Booked into the Thomas County jail:

- Mark Curtis Dulany, 33, Oakley, March 7, probation violation, possession of drug paraphernalia, possession of stimulants, driving with license suspended or revoked, Thomas County Sheriff's Office, released March 14 on \$50,000 bond.
- Kelly Kay Licking, 29, Oakley, March 11, giving a worthless check, Thomas County Sheriff's Office, released same day on bond.
- Daniel Keith Dryden, Hays, March 15, probation violation, Court Services, released March 16 with probation continued.
- Mitchell Roy Bateman, 20, Katy, Texas, March 16, driving under the influence, minor in possession/consumption, no proof of insurance, Kansas Highway Patrol, released same day on notice to appear.
- Jammie A. Heer, 28, Colby, March 16, failure to appear, Colby Police Department, released same day on surety bond.
- Dale Lynn Brundgardt, 21, Colby, March 17, battery, disorderly conduct, Colby Police Department, released same day on notice to appear.
- Nathan Andrew Call, 21, Colby, March 17, disorderly conduct, battery, Colby Police Department, released same day on notice to appear.

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New doors are opening

Aries (March 21 – April 20) You are laying down the foundations at least for the next decade. Luck is already at work and for the first time since 1935 Uranus, planet of surprise, synchronicity and the unexpected, is working to open up your world. Any pressure is coming from the rapid expansion taking place.

Taurus (April 21 – May 21) You'll be wearing many hats this week but it's when you're able to step back into your own space you will really come into your own power. Spend time reflecting on where you've been and on where you're going. You are close to an expansive new life chapter. This is an important week for networking and career matters, despite some work pressure.

Gemini (May 22 – June 21) Expect a rapid acceleration on the professional front. This comes in what is an important week for both personal and professional networking and for embracing a sense of adventure. If there is pressure, it's because they'll be so many things you'll want to do but not enough time to do it all. Look carefully at the expectations you're putting on yourself and challenge excuses. With thinking and time management you can have it all.

Cancer (June 22 – July 22) It's likely to be a game changing week on the professional front, not because of anything changing, but because you finally get how well positioned you are. You have luck on your side and surprise, synchronicity and the unexpected working to put you in the right place at time right time. With



Shannon O'Brien

• Weekly Horoscope

pressure between your home and professional lives building, the key lies in balance.

Leo (July 23 – Aug. 22) In your financial sector everything is now out on the table. Your financial passions and passions in general really kick in. This comes as a sense of adventure that has been building kicks off in earnest, across the board. If there is pressure it's because excuses are being challenged. A special relationship will be sweeter with communication.

Virgo (Aug. 23 – Sept. 23) Many of the things you have been skirting around start falling into place. Relationships gain some serious traction. At the same time your financial sector gets things moving.

Libra (Sept. 24 – Oct. 23) Things are going to take off on the work, relationship, personal and romantic fronts. You can't pick and choose which to focus on, for they're all important. It's one of the most magical weeks of the year for romantic matters, while the Sun sets some powerful relationships in motion. Your work sector starts moving.

Scorpio (Oct. 24 – Nov. 22) Your biggest challenge is balance, yet you can pull it off. Balance the use of both your brake and your accelerator. Lucky and expansive forces on the job front kick into high gear. You will need time to

charge your batteries, relax but also remain as productive as possible.

Sagittarius (Nov. 23 – Dec. 21) Your career gives you a lot to think about, but plenty of time to process things. A lot of your focus this week is going to be on home and your personal, romantic and creative interests. Give your heart a voice and share or express your dreams.

Capricorn (Dec. 22 – Jan. 20) Things on the professional front come to a head, at the same time home and family has important forces developing. Find balance. Use situations at the start of the week as a practice run, working to find the right pace to ward off even bigger challenges.

Aquarius (Jan. 21 – Feb. 19) You're in the middle of a breakthrough likely to have an impact across your life. Passion, drive and ambition evoke your fighting spirit across all the currencies in your life. From out of nowhere you'll find yourself standing your ground when you're not getting what you deserve or treated with the respect you need. Your expectations move up a gear, at the same time as your fighting spirit kicks in.

Pisces (Feb. 20 – March 20) Defining your expectations and intentions for the coming year has barely begun, for where you may have been happy to draw the line in the past it's likely to feel more like you're just getting started. You haven't even begun to explore the top shelves and the really big expectations that you're finally ready to entertain.

For entertainment purposes only.

Car lands on baby's crib

RICHMOND, Ky. (AP) – The father of a baby girl says the Kentucky infant survived with just a scratch on the head after a sport utility vehicle crashed into her room and came to rest atop her crib.

Kenneth Enright told Lexington station WKYT-TV that the SUV barely missed his 10-month-old daughter when it crashed into his home in Kirksville, Kentucky.

Enright says the Toyota 4-Runner tore a gaping hole through a wall and he quickly ran into the room where he heard his daughter crying. He says he found the infant just inches away from the SUV's front tire and adds she had her hands up "like, get me out of here."

Horseman's Day to showcase versatile horses

The fourth annual High Plains Horseman's Day will be held Saturday, April 16, at the Logan County Fairgrounds in Oakley. Registration begins at 8:30 a.m.

This year's sessions include: Jumping – Form over Fences, Trailing – From Nose to Tail Lights, Animal Chiropractic Care, Feed Supplement Savvy, and Introduction to Versatile Ranch Horse with featured clinicians Jay and Gena Henson of Willoughby and Henson Training Stables, Hugoton.

The Hensons specialize in the versatile horse, from training, sales and lessons to judging and clinics. They serve on the professional board for the National Versatile Ranch Horse Association and do

clinics throughout the U.S. In the past 30 years, they have trained nearly every kind of horse, from cutters to pleasure horses and even a few jumpers.

Kids 7-12 are invited to the Cowpokes session. A reservation is required, along with a signed release form.

To register or for details, call the Thomas County Extension Office at (785)-460-4582 or online at www.thomas.ksu.edu.

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