

Check insurance coverage before winter storms hit

The prospect of winter storm problems began early this year on the eastern coast of the United States, and I'm urging Kansans to check their homeowners' and vehicle insurance policies to be sure they are protected as Old Man Winter begins to awaken in the Midwest.

It's a good thing to check with your insurance agents about what's covered in your policies. Homeowners' and auto policies provide basic protection, but some policies provide a broader range of coverages than others.

Consumers should review these points about their insurance.

- Most homeowners' policies include coverage for wind, blowing snow and the weight of ice and snow on the structure.
- Damage to homes caused by falling objects such as trees is covered under



Sandy Praeger

• **Kansas Ins. Commissioner**

most policies. However, the cost to remove limbs is usually not covered unless the tree first damages the structure.

• Water damage to a structure or its contents is usually excluded under most property insurance contracts. Check with your local insurance agent to be sure.

• Some policies may provide coverage from frozen pipes, as long as the damage is not a result of the homeowner's failure to keep the home adequately heated.

• Many policies don't include coverage for water that backs up from drains or sewers. That protection can be added to a policy by purchasing additional coverage or a rider.

• Flood damage from snow and ice melt is almost always excluded by homeowners' policies. Flood-related policies can be obtained through the National Flood Insurance Program.

Your local agent can provide details.

• Vehicle coverage for winter-related accidents involving snow removal could be covered through collision coverage. Check with your agent for details.

• There are a couple of things to know if you lose power. First, if a fallen tree is to blame for the power outage, you may be covered by your homeowners policy. Second, regarding food spoiling in your

refrigerator or freezer, a homeowners or renters policy often allows for compensation for food losses, but only a certain (usually fairly low dollar) amount. If your deductible is equal to or greater than this, unless you have other losses, you probably can't claim just the loss of the food.

I always urge Kansans who have property damage caused by winter weather to contact their agents or insurance companies as soon as possible. You should have a copy of your policy or insurance card when you talk to them. If you have a winter storm kit, keep a copy there.

If you have questions, contact our consumer assistance representatives at (800) 432-2484. Information is also available on our website, www.ksinsurance.org.

Don't let winter weather get the best of you.

Thieves bust into band bus

ATLANTA (AP) — Police are investigating the theft of cell phones, cash and other items from members of a high school marching band while they performed at the Children's Healthcare of Atlanta Christmas Parade in Atlanta.

Authorities say someone broke into the school bus, parked near Centennial Olympic Park downtown, and stole items belonging to members of the Central Carroll High School marching band.

Police said the bus was being watched by an attendant, but was left unattended for about 30 minutes; iPhones, iPads, cellphones and cash were stolen.

School officials tell WSB-TV (bit.ly/VeIAKx) that the band plans to return next year.

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