

Flooding Not Covered Under Regular Homeowner Policies: Are You At Risk?

In 2007, nine flash flood warnings and 13 flood warnings were issued by the National Weather Service in Michigan. Fortunately, there were no deaths or injuries during these floods, which caused over \$1 million in economic and property damage.

The Michigan Department of Environmental Quality estimates that about six percent of Michigan's land is flood-prone, including about 200,000 buildings. The southern half of the Lower Peninsula contains the areas with the most flood damage potential.

According to the Michigan Committee for Severe Weather Awareness, flooding along Michigan's rivers can occur any time of the year, and is most likely the result of excessive rainfall and/or a combination of rainfall and snowmelt.

Residents should be aware that regular homeowners' insurance policies do not cover damages that result from flooding. Flood insurance coverage is a separate policy and only available through a federal program; however, in Michigan only about 15 percent of structures subject to flooding are actually insured against the risk.

Currently, there are approximately 797 Michigan communities participating in the National Flood Insurance Program (NFIP), and over 27,600 policies in force with coverage of nearly \$4.06 billion. Since 1978, there have been 9,383 flood insurance claims filed in Michigan under the NFIP for a total of \$42.3 million. Under the NFIP, a flood is defined in part, as a general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters, or from the unusual and rapid accumulation of runoff of surface waters from any source.

To purchase flood insurance under the program, residents must live in one of the participating communities. Coverage can be obtained through most licensed property/casualty insurance agents. If you would like more information about the NFIP, please contact Les Thomas, Michigan Department of Environmental Quality, Land and Water Management Division, P.O. Box 30458, Lansing, MI 48909, or by e-mail to thomasl@michigan.gov, or by telephone at 517-335-3448.

But what can you do now to help mitigate water damage claims, even if it isn't due to flood conditions? Water damage to your home or business is an unfortunate experience. Here are some ways to mitigate water damage before it becomes even more serious.

First, water damage can happen in many different ways, including:

- Leaking pipes
- Sewer back-ups
- Ruptured water supply lines
- Storm damage

Once water damage has occurred, it is extremely important to stop the source of moisture and contact your agent immediately to help set the claims process in motion, as necessary.

The most important thing you can do when confronted with water damage in your home or business is to follow the 4 C's of water damage handling:

1. Control or eliminate the source of moisture;
2. Call your agent to report the water damage claim;
3. Work with your claim representative to commence the drying and repair process;
4. Contact your claim representative immediately if you notice the development of any mold or mildew.

Through proactive handling of water damage claims, you can help minimize the damage and reduce the possibility of mold developing from the damage, which is an extremely destructive and undesirable consequence.

Source, in part: The CPCU Society, Malvern, PA

Important Safety Reminder: Back to School Bus Safety

For millions of students nationwide, the school day begins and ends with a trip on the school bus. Unfortunately, each year many children are injured and a few are killed in school bus accidents. Most of these occur when children are outside the bus. For safety's sake, please remind your children/grandchildren to:

- Always be at the bus stop on time.
- Avoid running, roughhousing, or other behavior that can lead to carelessness.
- Wait for the school bus to come to a complete stop before entering or leaving.
- Cross the street at least ten feet in front of the bus so the driver can see you.
- Wait for the driver's signal before crossing and NEVER walk behind the bus.

And as a driver, of course, you should recognize YOUR responsibility when approaching a school bus that has stopped.

Riding the school bus can be a new and exciting experience for many children. Follow these guidelines and it will also be a safe one.

Source: The CPCU Society, Malvern, PA.

Chocolate Health Facts

Does chocolate cause cavities? Not necessarily. According to a recent study by Osaka University in Japan, cacao contains antibacterial agents that actually fight tooth decay. However, most mass-produced chocolate contains sugar, which is known to cause tooth decay and probably counteracts the benefits of these agents.

Can chocolate cause headaches?

There is little evidence of this, according to research conducted by the University of Pittsburgh. However, some studies suggest that chocolate may trigger headaches specifically in migraine sufferers.

Will I live longer if I eat chocolate?

Perhaps. A Harvard University study found that men who ate chocolate lived one year longer than those who didn't. Scientists think that chocolate contains chemicals that help keep blood vessels elastic and increase beneficial antioxidants in the bloodstream, but research is under way and no conclusive results have been found.

Putting the Pieces Together

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Horton-Renn has an emergency line available in the event of a serious accident or claim.
The number to be used only in cases of **Emergencies** is **248-762-8885**.

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Understanding Your Auto Insurance Coverage: Do you have a “GAP”?

Sometimes, one of the most difficult challenges you can face is understanding your auto insurance coverage. It can protect you from liability and against financial loss as it is a contract between you and your insurance company. The premium you pay to your insurance company covers your liability to others. The insurance policy you select will also dictate the recovery you receive in the event of an accident or serious injury.

But often times what is overlooked is the value of your car in the event it is totaled versus your existing loan or lease obligation. Whether you are buying or leasing your car, there may be a major exposure gap if your car is “totaled” in an accident early in the lease or loan period. Your lease or loan obligation at that time may be substantially more than the actual cash value of the car, which is what your insurance company traditionally pays for.

With GAP coverage, it will pay your total existing financial obligation on the car, over and above your physical damage coverage, should you have a total loss. It eliminates this major coverage “gap”, whether you are leasing or buying your car. Ask about available GAP coverage today.

Candy Corn Rice Krispie® Treats

- 1/2 cup butter or margarine
- 9 cups miniature marshmallows
- Red and yellow food coloring
- 10 cups Rice Krispies® cereal
- 2 cups candy corn
- ¾ cup miniature chocolate chips
- 48 candy pumpkins

Melt butter or margarine and marshmallows, stirring until smooth. Stir in drops of yellow and red food coloring to reach desired shade of orange. In a large bowl, mix cereal, candy corn and chocolate chips. Add cereal combination to the marshmallow mixture and stir quickly to combine. Spread in a large 9” x 13” buttered pan and press with buttered hands or rubber spatula. While warm, press on candy pumpkins spaced 1” to 1 ½” apart.