

“MY HOUSE IS GONE, WHAT DO I DO?”

Ways you can eliminate hassles and speed up your claim payments.

I was just watching Fox News while sitting at the hospital and the big story is the devastating tornados that hit North Carolina. Just a week ago Mapleton, IA, as well as other towns in Northwest Iowa were hit with powerful tornados.

When this happens a cleanup is sure to follow. How does one get started? Hopefully you have a Homeowners policy in place at the time of the loss. If so, either call our office and we will submit the claim for you or call the toll free claim number for your company. Once the claim is submitted, the claim adjuster will contact you and ask you what was lost. At this point, you will be responsible to tell the insurance adjuster what you lost. This task can be overwhelming; however, there are ways to manage this process. This process is painful, but you can take steps to make it much easier.

Just imagine, you are handed a pad of paper and asked to write down everything that was lost. Oh by the way be as detailed as possible.

This can be daunting. You are already emotionally drained due the devastation and now you have to remember all the stuff you used to own that is strewn across town. What can you do?

What do I need to add to my list of belongings? Everything! Remember if you do not list it you will not get paid for it.

What is the best way to track your inventory?

Well I don't think there is one best way. I would recommend you use different methods. These methods are:

- Video
- Paper
- Photographs
- Receipts and records

Video

Pro: This method is easy and fast. You can capture a lot of stuff in a very short time period.

Con: The problems with this method is you must store the media somewhere in a format that will be used at the time of the loss. Also you may have trouble capturing the specific details such as make, model and serial numbers.

Paper

Pro: If prepared properly it will allow you to provide very detailed information that will be critical to ascertaining what you had at the time of the loss.

Con: It takes time to prepare and keep updated.

Photographs

Pro: This method is easy and fast. You can capture a lot of stuff in a very short time period.

Con: The problem with this method is you must store the media somewhere in a format that will be used at the time of the loss. As with video, you may have trouble capturing the specific details such as make, model and serial numbers.

Receipts and records

Pro: These records will usually provide you with detailed information stating amount paid and proof that you owned the stuff.

Con: These documents maybe old and maybe missing when you need them most.

THE REASONS WHY INSURANCE COMPANIES HATE DOGS!!

BY GLORY

Sixty-two percent of U.S. households, or 72.9 million homes, own a pet, according to a 2011 survey from by the American Pet Products Association.

Over the years, many states have passed laws with stiff penalties for owners of dogs that cause serious injuries or deaths. In about one-third of states, owners are "strictly liable" for their dogs' behavior, while in the rest of the country they are liable only if they knew or should have known their dogs had a propensity to bite (known as the "one free bite" principle).

Study: The National Center for Injury Prevention and Control reports that 337,526 people in the U.S. were injured by dog bites in 2009, up slightly from 333,235 the previous year. The center is part of the Centers for Disease Control and revention.

A December 2010 report from the Agency for Healthcare Research and Quality indicates that the number of Americans hospitalized because of dog bites increased by nearly 100 percent over a 15-year period. In 2008, approximately 9,500 Americans received serious dog bites, compared with approximately 5,100 in 1993. The increase was far greater than population growth and pet ownership increased only slightly during the period. Experts were not able to explain the increase. Children under five and adults 65 and older were more likely to be hospitalized after a bite. Nearly 50 percent of those hospitalized required treatment for skin and tissue infections and more than half received such procedures as skin grafts or wound debridement, with treatment costing an average of \$18,200 per patient.

Claims: Dog bites account for more than one-third of all Homeowners Insurance liability claims, costing \$413 million in 2010, virtually unchanged from 2009, according to the Insurance Information Institute (I.I.I.). An analysis of homeowners insurance data by the I.I.I. found that the average cost of dog bite claims was \$26,166 in 2010, up from \$24,840 in 2009. Since 2003, the cost of these claims has risen nearly 37 percent. The number of claims declined to 15,770 in 2010 from 16,586 in 2009. State Farm Insurance reports that in 2010, it had the highest number of dog bite claims in California (369 claims, costing approximately \$11.3 million), followed by Illinois (317 claims, costing approximately \$9.7 million) and Ohio (215 claims, costing approximately \$5.7 million).

ESTIMATED NUMBER AND COST OF DOG BITE CLAIMS, 2003-2010

	2003	2004	2005	2006	2007	2008	2009	2010	Percent change, 2009-2010	Percent change, 2003-2010
Value of claims (\$ millions)	\$324.20	\$319.00	\$321.10	\$322.30	\$356.20	\$387.20	\$412.00	\$412.60	0.15%	127.30%
Number of claims	16,919	15,630	14,295	14,661	14,531	15,823	16,586	15,770	-4.92%	-6.79%
Average cost per claim	\$19,162	\$20,406	\$22,464	\$21,987	\$24,511	\$24,461	\$24,840	\$26,166	5.34%	36.55%