**In every newsletter we go over important parts of an insurance policy. COMMON LOSS DEDUCTIBLE:**  Policyholders who have more than one policy and loss will only pay the single highest deductible. **In North Dakota** we always have the danger of building collapse from weight of ice and snow. . Depending on the form you have for your Homeowners you may have coverage for this (depending on your type of policy) **Homeowners policies are written as Basic, Broad or a Special form.** Factors contributing to snow buildup: **Roof Pitch**: Angled, steeper roof sheds snow faster. **Lower buildings**: If two buildings are next to each other the lower building will receive the sliding snow or ice usually. **Snowdrifts:** Windblown snow from trees or surrounding buildings can create uneven snow loads. **Shingled Roof** **Decks:** Shingled roof decks tend to trap snow where metal roofs are better for allowing snow to slide. **Roof Valleys:** can cause snow to build up and stay longer on the roof **ICE DAMS:** An ice dam occurs when snow on your roof melts and refreezes. They create pools of water that can seep into your dwelling. Remove snow if possible or fill a sock with ice melt and lay it perpendicular to the edge of your roof can help prevent dams.

**SPRING IS COMING:** A flood policy is a separate policy and has a 30 day waiting period before it is effective. A flood policy covers the overflow of inland or tidal waters and runoff of surface waters. **Water must have pooled or flowed across the surface of two or more acres or two or more properties of normally dry land to be considered a** **flood.** Last year brought drought conditions-this year we have had a lot of snow. Flood policies help cover damages from flooding due to heavy rains and snowstorms. As snow melts, the water can damage homes that are not in flood zones. Sudden thaws can produce a large amount of runoff in a short time. A homeowner’s policy does not cover damage caused by flooding.

**WINTER DRIVING TIPS:** Don’t rush. Keep your distance. Use your lights. Stay alert. Maintain traction. Avoid using cruise control. The road is icy and the weather is frightful and your car begins to skid. Now what! Take your feet off the pedals, do not brake or accelerate. Turn your wheel in direction you want to go. Straighten your wheels if that doesn’t work. It is **easy to say don’t panic** (you have just went in **two circles** and **missed three cars)** It is important, if possible, not to panic and allow your vehicle to slow down in order to stay in control. Hopefully you will not be injured and can follow these steps to stay safe if you are in a winter accident. If possible: move vehicle off the road so you won’t be hit, turn on hazard lights, call 911 and wait in vehicle if safe to do so.

**MANAGER’S COMMENTS**

Winter has been a long one this year, for those of you who are thinking of taking a break to warmer climates and renting a vehicle upon arrival remember a couple of pointers.

1. Do **NOT** assume the liability.
2. If possible buy the damage waiver.
3. If not available buy the insurance offered by the rental company.

We cannot stress enough how important it to purchase the rental insurance from the company. Different states have different laws in regards to auto rental, some are very strict.

Spring will soon be here, with the change in season comes temperatures swings. Please watch for ice dams on your roof. Ice damns can lead to interior problems in your walls, and ceilings. Also make sure to be aware of the weight of ice and snow on your roof. We suggest purchasing a roof rake for the removal of the snow.

Let’s talk about snow plows mounted to a pickup or ATV. The question comes up if I hit or do damage while moving snow do I have coverage? In some cases is there coverage for the snow plow itself? Insurance companies are reluctant to give coverage to the blade/plow and or any other attachments attached to a vehicle or ATV, since it is a dozer type and has contact with the ground or objects such as snow or ice. The potential damage done to a driveway or fire hydrant would be covered by some companies, **IF** the company is aware of the attachment, and the attachment is on the policy. Some companies will not cover the property damage at all. If you are moving snow for others, a general liability policy will need to be purchased. Please contact our office to add your snow plow/blade attachment before it’s too late.

Always laugh when you can. It is cheap medicine. Lord Byron

KEVIN, PATTY, EVETTE, LINDA , MORGAN and MICHAEL

FIRST STATE INSURANCE AGENCY IS AN EQUAL OPPORTUNITY PROVIDER.