

First State Insurance Agency

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December 2019

Holiday Schedule:

In observance of the holiday season, our office will be closed December 24th & 25th for the Christmas Holiday, New Year's Eve closing at 3:00 and New Year's Day January 1st.

FLOOD: It's been quite a year for rain and snow already.

Stop don't throw away this newsletter because we have used those **wet words!** For some of us it may be a very good idea to get a flood policy in force. If snowmelt begins before the thaw, the frozen ground is not able to absorb all the water and the runoff will cause nearby bodies of water to overflow. Damage caused by heavy snow is typically not covered by a flood policy. Water damage caused by snowmelt may be. A flood is an excess of water on land that normally is dry. The official definition used by the National Flood Insurance Program is "A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties from: overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters, mudflow and erosion along lakes, severe storms can produce waves and cause shoreline erosion. Damage caused by a sewer backup is only covered if the backup is a direct result of flooding, if it is not caused directly by flooding the damage is not covered. A flood policy has a waiting period of 30 days before becoming effective.

Removing Rooftop Snow:

Removing snow may help prevent structural problems or roof collapses. Cleaning rooftops is risky, add snow and ice and the risk of falls increases more. Try keeping your feet on the ground. Consider using a snow rake to reach the roofline from the ground or deicer's that can be sprayed on to help melt snow. If working on the roof know where your power lines are. Make sure that your ladder is level and secure on the wet and icy ground. Tying yourself off is an important step if you must be on the roof. Know when to call a professional. If you're unsure of how to proceed admit you may be in over your head. When removing snow be sure to leave a thin coating of snow on your roof so your equipment doesn't damage the bare roof.

Cyberbullying and Your Homeowners Policy:

Our world is constantly changing, sometimes not for the better. A serious and emerging liability is cyberbullying. This is behavior used to harass, embarrass, isolate or threaten another person online. Cyberbullying is flourishing with the use of the internet and social networking sites. Parents can be found legally responsible for their teen's cyberbullying activity. Policy holders think this is covered under a standard homeowners. The answer is (it depends). This is a fairly new risk and evolving more all the time. Every insurance company and policy is different. We suggest always having **Personal Injury** and consider an **Umbrella Policy**. A cyberbullying lawsuit can quickly exceed the limit of your standard homeowner's coverage. Know what your kids are doing online. No kid should ever be a victim of this crime.

End of Year Reminders:

Health care news:
Open enrollment is

Nov. 1st 2019 to Dec. 15th,
2020.

We offer Blue/Cross/Blue
Shield and Sanford Health
Care policies.

Marketplace customers
need to update their
accounts.

The time to make changes
or switch plans for
Medicare Part D is running
out. The last day is
December 7th. "If you do
not make time for your
wellness, You will be
forced to make time for
your illness."

Crop Insurance:

Production reports need to
be returned and signed so
we can begin the APH
process to establish your
coverage for 2020.

We will be attending
update meetings in
December regarding any
changes in crop insurance
and will keep you posted
on any new information.

With all the excess
moisture, flooding and
prevent plant conditions
this year lets not forget to
thank our dedicated crop
adjusters that have had a
lot of territory to cover this
year.

In every newsletter we go over important parts of an insurance policy.

The December newsletter will touch on Replacement cost, actual cash value, market value and solid fuel exposure in a Homeowner's Policy.

Solid fuel-burning units must be disclosed whether the unit is being used or not when writing your policy. You may have **no coverage** for losses caused by an unapproved wood-burning fireplace or other solid fuel-burning unit. Let us know if you have added any fireplaces or other fuel-burning unit since last review of an existing policy. Solid fuel is solid material that can be burnt to release energy to provide heat and light. Examples include wood, charcoal, peat, coal, Hexamine fuel tablets, wood pellets and grains.

The market value and replacement cost of a building are not the same. Replacement cost is the cost to rebuild or construct your home in today's market, using craftsmanship and materials of similar quality. It is recommended you insure your home for 100 percent of the estimated replacement cost. These costs change over time. Reviewing your policy annually is for your protection. Market value is the price a property can sell for based on property sales in your area. It includes the value of land, buildings, proximity to schools, even local crime statistics. It's important to understand actual cash value is the least expensive but depreciation is calculated and the claim payments are lower. Designed to pay the depreciated value of your home. You would not have enough money to rebuild the structure the way it was. If you want to live in your home for a long time (most lenders insist on replacement cost) and want to keep as is if a loss should occur replacement is a must.

Homeowners looking to avoid damage to their property and increased premiums should also prepare for fires by checking their smoke alarms and updating their emergency plan.

Preventing Chimney Fires Chimney fires account for 75% of home heating fires. Chimneys, in particular require upkeep.

Tips for preventing chimney fires.

1. Have a professional inspect and clean annually.
2. Watch for soot buildup.
3. Clean interior of the fireplace regularly.
4. Burn hardwoods that have less sap to help with buildup.
5. Install a stainless steel liner.
6. Install heat-proof glass doors.

Insurance

C J A W Z A P G E R J W V H E
H O X L L A N O K W V E O M R
D E M M L I X J R Q X M J R U
A T V M L E F P W C E J O A S
J N C L E L R O O O O F N F O
W P E D Z R X B W L L C E H P
A W Y E W J C N M O I F W F X
D T W D E G E I O U I C D M E
F J E U N R W D A L L F Y T H
E J T C I H G J Y L M D O S Z
I L D T C V P J N J C Q P T M
E E V I O E N O I S I L L O C
O B X B P X F K M O T U A S D
D E C L A R A T I O N Z Z T L
Y R X E Y L X H H E A L T H D

Auto, copay, deductible, farm, homeowner, umbrella, collision, crop, dwelling, flood, life, commercial, declaration, exposure, health, policy

MANAGERS COMMENTS

This is a fall to remember, harvest is still going on and the moisture just keeps coming. We are going into spring with creeks, lakes, and rivers at an all-time high. Though you may not live in a flood plain, does not mean you cannot flood. If you have or had flood insurance in the past and do not have it now, you may want to think about getting it, and soon. The ground is very saturated, this can lead to overland flooding and of course a person should on the lookout for ice dams. Now is the time to purchase flood insurance. (There is wait period before the policy goes into force.)

Finally thank you for all your support, patience, and prayers, this is one year I will never forget. I wish you all a joy filled Christmas, and a blessed and prosperous New Year.

HAVE A MERRY CHRISTMAS AND WONDERFUL NEW YEAR!

KEVIN, PATTY, EVETTE, LINDA AND MORGAN

FIRST STATE INSURANCE AGENCY IS AN EQUAL OPPORTUNITY PROVIDER.