

## ***Inside Insurance: They're NOT Empty Warnings***

**By David Colmans**

Tornadoes, hurricanes, flooding - we think they won't happen to us until they do. This past week marked Severe Weather Awareness Week across Georgia. State and local officials use the time to remind us that nature can wreck havoc on us when we least expect it. These warnings are not idle chatter. They are meant to get our attention.

How often do you hear the warning sirens and pay them no attention? If you're lucky they're a noisy inconvenience. If you're even luckier, they'll save your life.

While tornadoes can occur at any time of year if atmospheric conditions are right, March, April and May are considered prime months for tornadoes to strike. Last year, tornadoes caused severe damage across the state. Insured losses added up to hundreds of millions of dollars and two people died.

A tornado in Atlanta last March damaged several landmarks, including the Georgia Dome during a basketball game between Mississippi State and the University of Alabama was being played when the storm hit. Homes in several neighborhoods were reduced to rubble.

As I've written several times before, to know you're covered in the event of severe weather events, check with your insurance provider.

The insurance industry offers these reminders and tips:

\* While a standard homeowner's insurance policy covers damage from hail, high winds and tornadoes, it does not cover damage from flooding. A separate policy must be purchased through the National Flood Insurance Program, and can only be purchased if your community participates in the national program. However, a standard mobile home policy can cover damage caused by floods. Check your policy.

\* Use a computer home inventory program or make a list of all valuables, furniture, electronics, etc., and photograph or videotape your possessions. Keep copies of the list, photographs and videotape in a safe place outside your home. If your home is damaged or destroyed in a natural disaster, it may be difficult for you to tell your insurance agent what you lost without proof.

\* Keep your insurance policy numbers and your agent's phone number in a safe place as well.

\* If disaster strikes, contact your agent or insurance company immediately and inform your insurer where you can be reached if you are not able to stay at home.

\* Protect your property from further damage. For example, if your roof is damaged, cover it with a tarp to prevent water damage from subsequent rain. Most policies will not cover such damage.

\* Make sure you understand the difference between actual cash value and replacement cost coverage for your contents, and obtain the coverage that best suits your needs. With actual cash value, you will receive the current value of an item when you file a claim. In other words, you'll get only "used" prices for your furniture, TV, etc. With replacement cost coverage, your claim amount will be enough to purchase new items.

Severe Weather Awareness Week is a serious program of warnings to the public that starts off with the importance of owning at least one working weather alert radio. Still, I speak with many people each year who have not purchased one.

Lightening starts many fires each year across the South, yet people die in their homes, apartments or mobile homes because they either had no smoke detectors or they simply pulled out the battery when it started to chirp and never replaced it.

Flash floods from sustained downpours ruin thousands of homes every year, but far too many people never get around to obtaining flood insurance even in hurricane-prone areas. On the web, view [www.ready.ga.gov/](http://www.ready.ga.gov/) to provide information on disaster preparedness. The Georgia Insurance Information Service, <http://www.giis.org> also has considerable information on current weather and disaster preparedness, as does the federal government's Office of Homeland Security and the Federal Emergency Management Agency, just to name a few.