

Insights and Updates



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Thunderstorms and lightning: Are you prepared?

While they may not seem like a big deal, thunderstorms can pose just as big of an exposure as more large-scale catastrophes such as hurricanes and tornados. Did you know that:

- there is an average of 25 million cloud-to-ground lightning strikes per year in the U.S.;
- an average of 1,800 thunderstorms hit earth at any given moment; and
- 100 lightning strikes hit the earth every second?*

While many catastrophes are localized to a specific region (e.g., coastal areas and tornado alley), thunderstorms can happen almost anywhere and to anyone. It is because of this that some

insurance carriers are reporting greater losses from thunderstorms and lightning strikes than they have suffered from other known catastrophes.

Our agency can help make sure that you are covered in case lightning ever strikes your home or property. If your home is damaged by lightning, you will need coverage for any repairs that may be needed. You also will need coverage if you are displaced and need to live elsewhere. Even if lightning strikes without starting a fire, the electrical surge can cause a power outage, which can lead to damaged electronics, spoiled food and other headaches for which we can make sure you are covered.

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There are many ways lightning and thunderstorms can damage your property. Call our agency before unexpected bad weather hits, so we can make sure you are prepared with the proper coverage in the event of a storm.

**source: Weather.com*

Play it safe with the proper coverage: Why now is the time for an umbrella!

Who needs an umbrella in the summer? You do! An umbrella insurance policy that is! The lazy days of summer means school is out and playground season is in full swing (pun very much intended).

If you have a swing set or other playground equipment in your yard, especially a trampoline, you should consider an umbrella insurance policy which increases liability coverage on your homeowners policy. An umbrella policy offers you additional protection in case anyone coming over to visit is injured while playing on your equipment. Liability judgements against individuals can cost millions of dollars, and once you're the target of a lawsuit, it's too late to get insurance.

While swinging, sliding and bouncing can be a lot of fun, it's also risky. According to a recent study conducted by the U.S. Consumer Product Safety Commission, playgrounds, swing sets and trampolines were associated with nearly 1.5 million emergency room visits over a five-year period.

Accidents and injuries can't be predicted, but you can prevent some of them by following safety tips:

- Always supervise children and make sure everyone is using the playground equipment for its intended use;
- Never attach ropes, jump ropes, pet leashes or strings to any of the equipment to ensure no one trips or gets tangled;

- Lay down protective surfacing, such as mats; sand or mulch; that extends at least six feet in all directions from play equipment; and
- Check the equipment regularly for any signs of wear and replace it before letting anyone out to play again.

And, give our agency a call. We can make sure you have the proper coverage in place if the worst should happen. We'll help fill in any gaps in coverage, so you can get back to playing and enjoying the summer.





Avoid a loss: Prevent burst pipes

Preparing for a vacation requires a long checklist: Pack your bags (check!); stop the mail (check!); bring your pets to the kennel (check!); ask a neighbor to keep an eye on your house (check!) and turn off your water!

Wait! What was that last one? Turn off your water? How many people remember to turn off their water when they are leaving their home for an extended period?

According to Water Damage Defense, 250 gallons of water can leak from a 1/8-inch pipe crack in a single day. That's a lot of water, which is why 37 percent of U.S. homeowners have filed a water-damage claim. By turning off your water before you leave your home, you can help mitigate the damage a burst pipe may cause.

IMPORTANT: While turning off your water may save you a claim and a major headache, you should check with

your furnace/heating maintenance company, as your heating unit may require access to water.

Most homeowners insurance policies (while they vary) will cover damages caused by "sudden and accidental" events (e.g., burst pipes, tub overflow, toilet or sewage

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backups that originate within the footprint of the structure or water breaches from windows or roofs). Keep in mind that it is harder to get a claim payout for damage that is considered to be caused by gradual events.

To help prevent gradual water damage, avoid planting foliage that have invasive root systems, which could affect your home's sprinkler system, drainage field, pipes or septic system; clean out your roof gutters; monitor your water bill, unexpected increases could indicate that you have a leak somewhere; don't use chemical products to unclog drains, these cleaners could eat away at your pipes; and never pour grease down your sink since it can clog and cling to your pipes.

Here's another thing you can add to your pre-vacation checklist: Give our agency a call. We can review your current homeowners insurance policy to make sure you have the proper coverage to protect your home for emergencies that might pop up while you are out of town.



A better way to insure your motorhome



You could insure your motorhome or recreational vehicle on a personal auto policy—but why? What's good for your Lexus is not necessarily what's good for your Winnebago. Since this vehicle is more akin to a traveling home, you need a specialized policy that combines the features of a homeowners policy and an auto policy. A motorhome or RV policy can enhance auto policy coverage with the following items:

- Personal property located in the motorhome can be covered on a replacement cost basis.
- Attached accessories, including awnings, satellite dishes and TV antennas can be insured.
- The cost of alternative lodging can be covered following damage to the motorhome.
- Towing and road service charges can be covered in an amount commensurate with actual charges incurred.
- Liability can be provided for the campsite risk, not just when the motorhome is in transit.
- Full-timers can get comprehensive personal liability under terms similar to a homeowners policy.
- Limits can be adjusted to achieve maximum protection for a large vehicle with a lot of momentum.

Motorhomes and RVs are instruments of fun. Give our agency a call, and we can help insure them without the unnecessary gaps that could take the fun out of your recreation.

News from our agency

Referrals welcome

Everyone has heard a friend recount a nightmarish story about an 800-number insurance company they thought they'd save money with for 15 minutes of their time ... Only to find out that they were never told what their policy did and did not cover until after a claim.

As a professional, independent insurance agency, we pride ourselves on our availability to our clients. We take a proactive approach to make sure every customer receives and understands his or her insurance policy, and if a problem ever does occur, we will be there to fix it as fast as possible.

The next time you hear a friend complain about his or her insurance, refer them to our agency, and explain that there are some professionals in the insurance field who value customer satisfaction and attentive personal service. We can be reached at (856) 935-0845 or by visiting our website at www.hdyoung.com. You also can find us on Facebook.

There's no greater compliment we can receive than your referral.

