



## K-State Extension Connection

### **For Immediate Release:**

3-10-17

*The mission of K-State Research and Extension Family and Consumer Sciences is to link education with life experiences to help people improve their lives, their families and their communities. Family and Consumer Sciences professionals support essential life skills including Community Development, Healthy Lifestyle Choices, Leadership & Volunteer Development, Relationship Development and Resource Management.*

### Title of Article - **Insurance Matters**

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Kansans with years of experience watching the weather know that when March rolls around, it's time to turn our attention to the skies and to the weather reports. March is the month when many state residents begin preparing for potential severe weather problems. That includes checking your insurance policies on personal property to make sure you have the coverage and information you need.

Recent weather data from the National Weather Service (NWS) supports the continuing need for preparation. In 2016 there were 102 tornadoes in the state. The month of May last year had the most tornadoes, 63, with 34 occurring on one day.

But twisters are only part of our potential weather problems. Kansas Insurance Department (KID) statistics, through the years, indicate that during the spring and summer there is hardly a day when hail damage is not reported somewhere in the state. Factor in the ever-present wind, and our citizens contend with weather issues almost daily from March through August and sometimes beyond.

The following questions can help determine whether your insurance is ready for the Kansas spring and summer.

Do you have the right homeowners or renters insurance? Do you know what your policy covers? Is the amount of coverage adequate? Does it cover new additions or recent remodeling? Check all limits, including coverage for contents. Keep your insurance agent's name and number available and easy to find, and periodically discuss coverage options with him or her.

Know your policy coverage exclusions. Not all policies cover the following: Water damage, including flood and surface damage, whether driven by wind or not; backup of

sewer or drains; and sump pump failure. These are the most common exclusions. Riders for these problems may be available to add to your existing policy. Also, check your auto policy. Comprehensive coverage (other than collision) usually pays if damage is caused by wind, hail and/or flood.

Source: <http://bit.ly/2mNi6cn>

For additional information, contact the Wildcat Extension District, Crawford County, 620-724-8233, Labette County, 620-784-5337, Montgomery County, 620-331-2690, Pittsburg Office, Expanded Food and Nutrition Education (EFNEP), 620-232-1930.

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