

Spring for Safety



Whether this spring and summer find you on the road or on the water, this newsletter offers some good-sense tips on playing it safe. And with the Atlantic hurricane season coming, we offer some ways to batten down the hatches to keep your home and property protected.

Are You Ready for the First of June?

Only one out of five Americans has taken steps to protect their home from a natural disaster. Are you the one out of five who have, or among the four out of five who haven't?

If you don't take measures to protect your property, the consequences can be damage, injury or worse. Sure, the damage might be covered by insurance. But, then, it might not. Consider this:

- Flood and rising water from natural disasters are not covered by homeowners insurance
- You'll still be on the hook for the deductible for a covered loss
- The damage could exceed the limits of your policy

June 1 marks the official beginning of the hurricane season, so now is the best time to prep and prepare. Here's some advice from the experts:

Clean and secure. Clear rain gutters and downspouts of debris, and make sure they're securely attached to your home.

Bring in the reinforcements. Ensure your roof, windows and doors—including garage doors—are secure and reinforced to reduce property damage. Permanent storm shutters are the best protection for your windows against strong winds. Or cover them with 5/8" or better plywood.

Trim and slim. Shave the shrubs, and remove damaged trees and limbs from around your house to prevent winds from knocking them onto your roof.

Clear the decks. Remove all loose items from your property, such as patio furniture, planters and garbage cans, and anchor objects that would be unsafe to bring inside, such as propane tanks.

Have a plan. Knowing what you'll do in a major storm will help reduce anxiety if one hits your area.

Are you covered? Do you know how much coverage you have for additional living expenses if you need to evacuate? Do you have replacement cost coverage for your belongings?

Contact your Independent Agent to see if you have all the insurance you need.

Keeping Watch...or Warning?

Do you know the difference between a hurricane watch and warning? Simply put, a "watch" means maybe and a "warning" means probably.

The National Oceanic and Atmospheric Administration describes it this way: "A warning means that hurricane conditions are expected whereas a watch means that conditions are possible."

Better Boating Practices

In 2014, there were more than 4,000 boating accidents in the U.S. The most common culprits? Operator inattention or inexperience, improper lookout, excessive speed and alcohol. To make sure that you and your family or friends do not become part of a statistic:

Stay dry on the water. Leave the alcohol on land and do your boating sober.

Learn to drive. Enroll in a boating safety course for everything you need to know about what to bring, what to do and how best to do it.

Keep covered. There are some insurance options you might want to consider:

Boat insurance—If you're a Kemper Homeowners customer, you can get add-on coverage to your policy that will protect your vessel and accessories, as well as provide personal liability. Credits may be available for having boat safety equipment and/or taking boating safety courses.

Personal Catastrophe Liability—This coverage would extend above and beyond your Home and Boat policies, should you have a covered accident in your boat where someone is injured.

Spring for Protection

With the warmth, inevitably comes wind and water, making now an ideal time to make sure you have all the insurance you need to protect your property in the coming months. Some things to consider: have you built an addition or porch? Replaced your roof, added a pool or tool shed, or bought a new boat or car?

Your Independent Agent would be happy to review your insurance and answer your coverage questions.

Sources: Insurance Information Institute; Insurance Institute for Business and Home Safety; National Oceanic and Atmospheric Administration; Department of Homeland Security's ready.gov; American Boating Association; National Safe Boating Council

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