



Country Side's

Circle of Safety™

Your Consumer Awareness Advisor™

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Your Hail Damaged Roof and the Claims Process

Well it is that time of year again, when just about every storm that comes through has a chance of producing hail. These storms sometimes pass through quickly with just rain and wind and are over as soon as they arrive while others can do considerable damage. Here are some common questions we have had from our clients after a hail storm that you may find helpful.

I know there was hail on my roof, but I'm not sure it is damaged? What should I do? Just give us a call. We will report the claim and an adjuster will come to your house and check your roof. You do not have to be there for the adjuster to check your roof. You will be notified as to whether or not you have damage. It will not cost you extra or impact your premium to have your roof inspected.

My roof is leaking what do I do? Call us to report the damage. Please let us know about the interior damage to your home so we can let the adjuster know that they will need to go inside your house. Please be sure to give us all the best ways to contact you so you can be there or have someone at your home to let the adjuster inside and show him/her the damage.

My windows are broken from the storm what should I do? Call us to report the claim first. Go ahead and get them fixed or board them up. Save the receipts and give them to the adjuster or you can fax or email them to our office and we will get them to your claims examiner. It would also be good if you could take pictures of the damage. You need to secure your property so no further damage can be done.

A roofer came out to my house and said I have hail damage. Can I go ahead and tell them to replace my roof? No. Please give us a call and we will send an adjuster to your house. The roof must be inspected by an adjuster before the insurance company will be able to pay the claim. If you go ahead and replace the roof or make permanent repairs, the company may not be able to pay you. If your roof is leaking you can put a tarp over it or make temporary repairs to keep further damage from occurring, but please don't allow the roofer to replace or fix the roof until the adjuster has seen it. *Continued on page 2*

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Understanding Replacement Cost Calculations

The purpose of promoting "Insuring Customer Homes to Value" is to make certain our customers have adequate coverage. This way, in the unfortunate event of a loss, you have sufficient coverage to rebuild your home to pre-loss condition. It also helps assist in quicker, easier claim settlement. So how do we calculate this replacement cost? The calculation method that we use to determine replacement of a home is based on Reconstruction costs, not Market Value, or the cost of New Construction.

The Reconstruction cost of a home is the cost to rebuild today with similar materials and craftsmanship, used during its original construction. Building experts say that reconstruction can cost up to 30% more to rebuild a house than to build it new. * Builders hired for reconstruction require a higher skill set since they are required to work around existing structures, landscaping, and power lines. They also need to be able to match up new materials to existing materials. We use reconstruction cost because it most closely approximates the cost to rebuild their home to pre-loss condition.

Researched by Marshall & Swift/Boeckh



Continued page 1 **When will I hear from an adjuster?** Under normal circumstances most of the time within 24 hours. However: If there was a major storm in the area with lots of damage or hail it may be longer. The adjusters do not work out of our office so we will not know which adjuster it will be or what time he/she will come out to your property. By all means go about your business. If you need to be away from your house that is okay, just be sure to leave us the best way to get in touch with you. If the adjuster is just looking at the roof and there is no leaking or interior damage you do not have to be there. If there is inside damage he/she will contact you and set up a time to come out to your house when you are there.

The roofer is charging way more to replace the roof than what the adjuster estimated. Will the insurance company go ahead and pay the difference? Not necessarily. The roofer will need to supply the company with a detailed estimate and an explanation as to why his estimate is way higher than what the insurance adjuster estimated. If there is good reason why it is higher, for instance, if the roofer found an extra layer of shingles that needs to come off, then the company may issue more payment. However: the company is not going to issue more payment just because the roofer said he needs more. If a roofer's estimate is way higher than what the adjuster figured, it would be a good idea to get several roofers to bid the job before deciding on which roofer to use. Also, you can send us the estimates and we can get them to the claims department to find out what the difference in the rate is.

The roofer told me how my policy works and how the insurance company pays. Should I take his word for it? No. If you are not sure what your policy covers, or how it works, please call us first. The roofer is an expert in repairing and replacing roofs. He is not in the insurance industry. Just because he replaces roofs that are paid for by insurance companies does not make him an insurance expert. Different insurance companies and different policies work differently. Just because he tells you your policy will respond a certain way does not make it so.

My neighbor is getting his roof replaced because of hail, shouldn't mine be replaced to? Not necessarily. There are many factors that determine how a roof responds to a hail storm. The age of the roof can determine how well it holds up. Also the type of shingles can be a factor. Some shingles can resist hail better than others. Your roof pitch can also be a factor. If you have trees around your house they can provide some shelter from the storm. Hail is also very spotty. It may be pea size at one house and just down the road it may be quarter size. So just because one roof has damage does not automatically mean that the other roofs in the area are going to have it as well.

Will the insurance company pay for an upgrade in roofing material if my roof gets totaled? No. The insurance company will pay for the type of roof you had. For example: If you had 20 year shingles and a replacement policy, then they would pay you what it would take to replace the roof with 20 year shingles. If you would like to replace your roof with a different type of shingle or roofing material such as metal you can do so, but you will get paid by the insurance company for the type of roof you had at the time of loss.



I hate to do this to you buddy, but the age limit on them things is seven. I'm gonna have to write you up.

APRIL GARDENING TIPS

*Consider planting flowers which may be dried for winter arrangements. Some of the best are strawflower, statice, celosia, and globe amaranth.

*Do not restrict yourself to buying plants in bloom. Petunias that bloom in the pack are often root bound or overgrown and, after planting, will actually be set back and cease to bloom for about a month. Plants without blossoms will actually bloom sooner and will grow better as well.

*To extend the blooming period of gladiolus, plant early, middle and late season selections each week until the middle of June. Choose a sunny location and plant the corms four to six inches deep and six to eight inches apart.

*Scatter annual poppy seeds in flower borders. The fine seeds need no covering. The plants grow rapidly and provide colorful flowers in early summer.

*In a sunny location with poor soil, plant nasturtiums for a colorful show. They require warm soil to sprout and start blooming in about 50 days. Too much water and fertilizer produces excess leaves and few flowers.

*When chrysanthemums show signs of life, dig up and divide large plants. Discard woody portions and replant divisions 12 to 15 inches apart.

*Cut flower stalks back to the ground on daffodils, hyacinths, and other spring flowering bulbs as the flowers fade. Do not cut the foliage until it dies naturally. The leaves are necessary to produce strong bulbs capable of re-flowering.

*Don't add organic matter to the soil when planting trees. It does not help the plant become established and it may create conditions that encourage the roots to stay inside the planting hole instead of spreading to surrounding soil. Do dig a large planting hole, but fill it with the original soil removed from it.

*Prune spring blooming shrubs such as forsythia and spirea after they have completed flowering.

*Remove sticks, rocks and other debris from your lawn to prevent damaging your lawnmower or injuring yourself when mowing. Check your lawnmower and other lawn care equipment in preparation for the coming season.

*Put a birdhouse in the garden to attract insect-eating friends.

*Measure the rainfall with a rain gauge posted near the garden so you can tell when to water. The garden needs about one inch of rain per week from April to September.

Easter Fun Facts



Thank you for coming to our annual Barbeque. We hope you enjoyed the meal and the new location. We hope to see you again next April.



You can win cash prizes!!!

Just tell folks about Country Side Insurance. If they call us for a quote and tell us you told them to call we will send a gas card and enter you in our bi-monthly drawing for \$50 cash. You will also be entered into our grand prize drawing at the end of the year. the more people you tell the better your chances of winning. Thanks in advance for your referrals.

- The name Easter comes from Eostre, an ancient Anglo-Saxon goddess, originally of the dawn. In pagan times an annual spring festival was held in her honor.
- Easter is now celebrated (in the words of the Book of Common Prayer) on the first Sunday after the full moon which happens on or after March 21, the Spring Equinox. Therefore it can occur on any Sunday from March 22nd through to April 25th.
- In medieval times a festival of egg throwing was held in church, during which the priest would throw a hard-boiled egg to one of the choirboys. It was then tossed from one choirboy to the next and whoever held the egg when the clock struck 12 was the winner and retained the egg.
- Easter Bonnets are a throwback to the days when the people denied themselves the pleasure of wearing finery for the duration of Lent. By tradition, it was obligatory (or at least lucky) for churchgoers to wear some bright new piece of clothing - at least an Easter bonnet, if not a complete new outfit.
- The traditional act of painting eggs is called Pysanka.
- The custom of giving eggs at Easter time has been traced back to Egyptians, Persians, Gauls, Greeks and Romans, to whom the egg was a symbol of life.
- The most famous decorated Easter eggs were those made by the well-known goldsmith, Peter Carl Faberge. In 1883 the Russian Czar, Alexander, commissioned Faberge to make a special Easter gift for his wife, the Empress Marie. The first Faberge egg was an egg within an egg. It had an outside shell of platinum and enameled white which opened to reveal a smaller gold egg. The smaller egg, in turn, opened to display a golden chicken and a jeweled replica of the Imperial crown. This special Faberge egg so delighted the Czarina that the Czar promptly ordered the Faberge firm to design further eggs to be delivered every Easter. In later years Nicholas II, Alexander's son, continued the custom. Fifty-seven eggs were made in all.
- In 1878 President Hayes and his wife Lucy officially opened the White House grounds to the children of the area for egg rolling on Easter Monday. The event has been held on the South Lawn ever since, except during World War I and World War II. During the war years the Easter Egg Roll was held at the National Zoo, and other Washington locations.
- The Guinness Book of Records holder for the largest Easter egg ever made is the Belgian chocolate producer Guylian who made the chocolate egg with at least 50,000 bars on behalf of the city of St. Niklaas. The egg measured 8.32 meters high. Twenty-six craftsmen worked altogether 525 hours to build the egg. They needed 1950 kg of chocolates.



HAPPY EASTER!!!



To:
Line 1
Line 2
Line 3

IT'S A FACT: They may be tiny, but hummingbirds have sharper hearing and longer distance vision than humans. But they have no sense of smell.

Home Safety Tips

You may think you are safe at home, but according to the National Safety Council, there were 33,000 deaths and 8 million injuries connected to the home in 2002. If you want to rest easy, there are certain precautions you can take.

- Check your smoke detectors. Fire kills more than 2,900 people and injures 16,000 each year, and most fires break out when people are asleep. Install a smoke detector on each floor and outside each bedroom. Change the batteries at least twice a year. An easy way to keep track of when you change the batteries – do it the same time you change your clocks for daylight savings time.
- Buy carbon monoxide detectors. In the United States, more deaths occur from carbon monoxide poisoning than from any other type of poisoning, and it is the leading cause of injury and death due to poisoning worldwide. Carbon monoxide is an odorless, colorless and tasteless gas. Detectors are relatively inexpensive costing between \$40 and \$170.
- Invest in nightlights. A simple nightlight could prevent you from tumbling down the stairs and breaking bones or causing serious injury.
- Drop a few bucks on outdoor motion-sensor lights. Not only will they help you see your way, they can also scare off would-be burglars. Usually you can replace light fixtures with motion-sensor lights without any additional wiring.

Other tidbits for staying safe at home include having deadbolt locks, rubber suction bath mats, handrails on stairs, fire extinguishers, flashlights, a fire evacuation plan and by placing local emergency numbers on the refrigerator.

On teaching and learning: *The mediocre teacher tells. The good teacher explains.
The superior teacher demonstrates. The great teacher inspires.*

—William Arthur Ward, Author

