

Review insurance before bad weather

Dealing with Mother Nature's many moods is made easier by preparation. With winter weather on the way now is the time to review your insurance coverage whether you are a homeowner or renter. Don't forget to review your auto insurance coverage as well.

Power surge losses... whether you have coverage for damage due to a power surge caused after an electrical outage varies from insurance company to insurance company. Some homeowners policies cover the damage, others have limited coverage and, even others, totally exclude loss caused by storm-driven power surges. Call your insurance agent or company representative to find out if you have coverage for such a loss.

TIP: The best loss prevention tip against damage from a power surge is not only to turn off major electronic equipment but also to unplug them when a power outage occurs. Sometimes, even power surge protectors don't work. Pulling the plug on your home computer, television and/or microwave, for instance, can save your equipment from damage. And, don't be in a hurry to reconnect them. Often, during storms, your power may go on and off intermittently before it becomes stable.

Fallen Trees...If a tree falls on a house, fence, detached garage, etc., the damage (minus the deductible) is covered, along with tree removal, under most homeowners policies. If, however the tree falls in your yard without hitting a structure, the cost of the tree removal is generally not covered under insurance.

If a tree falls on your vehicle,

the damage is covered under the optional comprehensive portion of your automobile policy. If a tree falls on your garage, damaging your roof and your car, homeowners insurance covers the garage roof and the tree removal (minus the deductible); the comprehensive automobile coverage will pay for the damage to the car (minus the deductible).

TIP: The best loss prevention tip against fallen tree damage is to keep trees well-pruned – remove dead branches, damaged and dead trees, if necessary remove large trees to prevent damage.

It is a hard thing to prove, but if the tree owner was negligent in these areas, he/she could be held liable for the resulting damage. Don't engage in "neighbor wars." If you suffer a loss, contact your insurance agent or company representative for coverage applicable under your particular policy.

Filing a claim...Report your claim as soon as possible after a loss occurs. Take pictures. Make temporary repairs when necessary to prevent further loss (i.e., as in the case of a fallen tree on your roof that allows rain/snow inside). Keep a record of all repairs and receipts. Be patient regarding final repairs. After major storms, it may take awhile for all damage to be repaired because of the volume of losses. Be careful of "storm house repair vendors." When contracting for repair work, always check references – call the Better Business

Bureau, the Oregon Contractors Board, the Oregon Builders Association, your insurance company, lumber companies, previous clients, etc. Often after major storms some unscrupulous, fly-by-night repair companies show up. Don't get taken, do your homework.

TIP: When filing a claim, there is such thing as too much information.

Liability...Remember, you could be held liable for rotten trees that fall and cause property damage and for slick, icy sidewalks that result in personal injury. There is coverage, under the standard homeowners policy, for this financial risk up to the liability limits you selected when you purchased the insurance coverage. Sometimes this amount is not enough for severe personal injuries.

TIP: Take care of your trees and sidewalks!

For free consumer information, as well as how to file a claim and other insurance-related topics, contact the Insurance Information Service of Oregon & Idaho at 503-241-1757 or toll free at 1-800-457-8713 or via e-mail at <www.insuranceoregon.org>.

The Insurance Information Service of Oregon & Idaho is a non-profit, non-lobbying consumer information and communications organization.

Staying warm when the power is out may be hazardous to your health

High winds, wet weather, cold temperatures, snow and ice along with power outages send residents of the Pacific Northwest looking for alternative sources of light and heat. Whether you are using your fireplace, a kerosene heater, a generator or your home furnace, it is important to remember that deadly amounts of carbon monoxide can accumulate in enclosed areas and cause death.

Carbon monoxide is nicknamed the "silent killer" because it is odorless and colorless. More than 2,500 people die annually in the United States and another 10,000 are hospitalized as a result of carbon monoxide poisoning. Approximately 35 percent of carbon monoxide deaths occur during the winter months when warming up the car and turning on the furnace become routine.

The Insurance Information Service of Oregon & Idaho (IISOI) offers these recommendations to help residents protect themselves from carbon monoxide poisoning this winter:

- Use kerosene heaters only in properly ventilated rooms. Exhaust from the heater contains carbon monoxide and is

produced in dangerous levels in small rooms.

- Buy a carbon monoxide detector. Because the gas is colorless and odorless, many victims die in their sleep after fumes have accumulated for a number of hours.

- Be aware of health symptoms. Listen for complaints of headache, nausea, vomiting and lethargy. Contact a doctor immediately if you suspect carbon monoxide poisoning.

- Check the home for blocked chimneys, improperly installed furnaces or leaking water heat vent pipes.

- Check your vehicle mufflers and exhaust pipes for any holes. Never sit in a vehicle that is idling in a closed garage or confined space.

Consumers who would like more free information about kerosene heater safety, wood stove safety, tips for surviving the cold weather or other related topics may call IISOI at 503-241-1757 or toll free at 1-800-457-8713 or via e-mail at <www.insuranceoregon.org>.

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