

Consider your insurance policies as we enter spring storm season

During 2011, Kansans suffered a record \$1.095 billion in estimated property damage because of severe weather. Most of that storm damage occurred during April, May and June, according to Kansas Insurance Department reports.

With spring almost upon us, Kansans should begin taking precautions for bad weather, especially since storms Tuesday in the central and eastern parts of the state began the season earlier than usual. Part of that preparation involves reviewing homeowners and auto insurance. The following ideas are ones that you and your local agent could consider.

Ask yourself these questions

Do you have the right 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 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.

Also, check your auto policy. Comprehensive coverage (other than collision) usually pays if damage is caused by wind, hail and/or flood.

Inventory your personal property

The Insurance Department can provide you with a "Personal Home Inventory" booklet to



Sandy Praeger

• **Kansas Ins. Commissioner**

help you list the contents of your home. Go online at www.ksinsurance.org, under "Publications," to print off a personal copy. We also have available the "Homeowners and Renters Insurance and Shopper's Guide" and the "Auto Insurance and Shopper's Guide" for printing.

Keep a copy of the inventory, sales receipts and video or photographs of your personal property in a secure place outside of your home.

Recovering after the storm

If you suffer loss or damage because of windstorm or hail, follow these tips:

- Contact your agent and/or insurance company immediately.

- Keep a record of conversations with your agent or company. Write down the date and time, the person's name and a summary of the call.

- Make a list of all damaged property, and take photographs or video of it.

- Get instructions from your company's adjuster before calling anyone to repair or replace damaged property. Your insurer's visual inspection of your loss may be required before claims are paid.

- Keep a list of all damaged property with

the date, price and place of purchase for the adjuster. Make a copy of the list and all insurance forms you fill out for your own records.

Settling your claim

If a windstorm or hail disaster occurs, adjusters will handle the largest losses first, but they should work to handle all claims as quickly as possible. Remember the following:

- Be present when your adjuster inspects your property.

- Insurance companies will have their own company or hired adjusters who should have appropriate employee identification. Be leery of any public adjuster who would charge you a percentage of your claim amount. Public adjusters in Kansas are not permitted to adjust personal homeowner losses.

- Beware of questionable or unfamiliar contractors in obtaining repair estimates. If possible, get more than one written estimate, and hire only local, reputable contractors to make the repairs once you get a written settlement from your insurance company.

- If you experience problems with your adjustment, you may file a written complaint with the insurance department for assistance.

Get help if you need it

For more assistance, you may call the Insurance Department's Consumer Assistance Hotline, (in Kansas) (800) 432-2484.

I believe that a little preparation and information about insurance before a problem occurs is a great way to gain some peace of mind — and keep your focus on your family's immediate needs during an emergency.

New map to help gardeners in planting choices

The new Plant Hardiness Zone Map released by the U.S. Department of Agriculture offers gardeners greater accuracy and detail about winter temperatures, in some cases changing zoning designations.

The map is designed to guide gardeners in choosing plants that will survive the winter by dividing the U.S. into temperature zones ranging from 1a to 13b. The zones are based on average extreme minimum temperatures. Zone 1a represents average extreme minimum temperatures of -60 to -55 degrees Fahrenheit, while zone 13b represents average extreme minimum temperatures of 65 to 70 degrees Fahrenheit.

The new map shifts many areas up the zoning scale, categorizing them as warmer than the previous map did. The USDA said this ap-

parent warming trend is due to using data from a longer time period. This map replaces the 1990 map, which was based on only 13 years of data. The 2012 zoning map reflects nearly 30 years of data from 1976 to 2005.

Rebecca McMahon, K-State Research and Extension horticulture agent in Sedgwick County, said she is reminding gardeners this map does not offer advice on when to plant. Instead it tells gardeners what levels of hardiness they should look for in plants when designing their landscapes and gardens.

"Many gardeners have already figured it out," said K-State Research and Extension horticulture agent Dennis Patton from Johnson County. "This new map just kind of reconfirmed what they already knew to be true about which plants

tend to do well in their areas."

Much of northeast Kansas shifted from zone 5a to 6a, meaning the average extreme minimum temperature is about 10 degrees warmer than the previous map indicated. Patton said he expects to see gardeners spreading their wings a little in terms of planting more zone 6 plants. However, if they want to plant something with longevity, such as a shade tree, he recommended selecting hardiness for zone 5 to ensure survival through extra cold winters.

McMahon said the new zoning designations will have little effect on plantings in southern Kansas.

"Southern and south central Kansas have changed from 6a to 6b — not a real drastic change," she said. "Based on the new map data, some of those plants that are considered marginally hardy for

zone 6 will potentially be more successful to grow here."

McMahon and Patton emphasized the importance of remembering the map is a guide. "There is still the whole concept of the right plant in the right place," Patton said. "Plants still need the right amount of sun, shade and water. The new map data suggests a few other plants are now potentially more durable in this climate."

Patton also said cold hardiness is just one aspect of plant growth. Gardeners should also consider the heat tolerance of plants. The American Horticultural Society has a plant heat zone map that creates zones based on the average number of days per year an area has temperatures higher than 86 degrees Fahrenheit.

To see the new map, go to www.planthardiness.ars.usda.gov.

On the Beat

COLBY POLICE

Thursday

12:10 a.m. — Caller reported a loud party. Unable to locate.

1:04 a.m. — Security check at Twister's.

2:34 a.m. — Security check at the college.

7:45 a.m. — Phone harassment report filed.

8:01 a.m. — Caller reported a dog at large at Second and Franklin. A second call advised it was contained. Turned over to Colby Animal Clinic.

8:10 a.m. — Walk through at Walmart.

3:30 p.m. — Caller reported a hit

and run collision. No report.

3:37 p.m. — Accident at Colby Middle School.

4:39 p.m. — Caller reported a possible child driving on U.S. 24 at County Rd. 24. Driver of age with valid license.

5:13 p.m. — Helped stranded motorist on U.S. 24 just west of Colby.

10:26 p.m. — Caller reported a fight.

10:40 p.m. — Report filed on above call.

THOMAS COUNTY SHERIFF

Thursday

Routine entries only.

Mummified man found

ST. LOUIS (AP) — The mummified remains of a man believed to have been dead for several years were found in a St. Louis home along with the body of a woman police believe had been dead for two weeks by the time she was discovered Friday.

Firefighters went to the home after an investigator with the Humane Society of Missouri responded to a call about a dead dog in the backyard, but couldn't get anyone to come to the door.

The *St. Louis Post-Dispatch* (bit.ly/ABUUYE) reported Saturday that firefighters entered the home and found a woman known by neighbors as Chrissy in a bathroom. The mummified remains of the elderly man were found propped up in a wheelchair in a back room.

Police spokeswoman Katie O'Sullivan on Sunday identified the two as Christine Holland, 55, and Louis Burrows, 86.

A half dozen dead animals, including dogs, cats and birds, were scattered around the house, and investigators also found six live cats and two live dogs, which are being treated by the Humane Society.

"As authorities were removing the animals from the home, they discovered a second victim in a back room," O'Sullivan said in an

e-mail. "The white male appears to have been deceased for some time."

Tranace Greenfield, who lives next door to the home, said an elderly man who used a wheelchair lived alone in the house when she moved onto the block in 2000. Two years later, Holland moved into the man's home, telling neighbors she was helping the older man with things like cooking and cleaning.

Greenfield said nobody had seen the man since 2005, and Holland told neighbors he had died. Greenfield said soon after that the house became an eyesore, with Holland collecting trash and furniture neighbors set out for pickup.

Greenfield said Holland neglected the nine dogs she kept in the backyard and that she first noticed a strong smell coming from the home a week ago.

"I thought one of our dogs had died," Greenfield said. "It had happened a few times. This is horrible."

Another neighbor, David Williams, said he often talked with Holland.

"She seemed like a nice person," said Williams, who has lived across the alley from Holland for just over a year. "She didn't seem odd. She just seemed like a person who kept to herself."

Coin toss decides alcohol sales

OWENSBORO, Ky. (AP) — One area in Kentucky still won't be able to buy alcohol — a decision made by the flip of a coin.

A vote held Feb. 22 on whether to allow alcohol sales in the Gra-

ham Precinct in Daviess County ended with a 21-21 tie. So officials flipped a half-dollar coin to decide the issue, and the *Messenger-Inquirer* newspaper reports (bit.ly/ySed1c) it came up tails.

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