

# Review homeowner's insurance before moving

Whether you are upsizing, downsizing, moving across Kansas or across the country, Sandy Praeger, Commissioner of Insurance, urges Kansans to review homeowners and renters insurance policies before the first box is packed.



**sandy praeger**

• insurance comm.

Commissioner Praeger offers the following tips for a safe and insured move.

Call your agent. Not all insurance companies or agents are licensed to write in all states, so moving out of state could mean big changes in your homeowners or renters insurance policy. Talk with your agent to see if a current policy can be transferred to the new home.

Even just moving across town can affect the cost of a policy. Your agent will need to know details about the new home, such as its age, construction material, type of roof, square footage and interior finishes. The agent will also need the details of your mortgage lender.

Talk to your movers. If you hire a moving company, expect to be

asked about insurance. Homeowners and renters insurance will likely provide limited coverage for household belongings in transit.

The policy deductible will apply to any claim made for a loss on these items, so check your deductible amount and how it is applied before the move.

Moving companies generally offer basic insurance coverage. The amount is based on the weight of the items moved and federal (if moving state-to-state) or (if moving in-state) laws.

The moving company may offer additional coverage for a fee. Coverage for a lump sum value may be one option. This coverage is typically based on the value of items rather than the weight. You must

know the value of the shipment and make a declaration in writing on your receipt (often referred to as a "bill of lading"). Coverage for full value protection may also be offered.

Finally, if the moving company will be towing the family car, your personal auto insurance policy should provide coverage for liability while in transit.

Know the do-it-yourself provisions. If friends and family have volunteered with the relocation, you will likely need to rent a truck. Some personal auto policies may provide coverage for the driver's liability in a rented truck, but many do not.

Review your policy closely for coverage and limitations before renting the truck. Pay particular attention to any exclusions based on the size of the truck.

If your personal auto policy does not provide coverage, you may have the option to purchase insurance

coverage as part of the rental agreement. Two common options are Supplemental Liability Insurance and Limited Damage Waiver insurance. Supplemental liability cover a claim made against the driver of the truck or the moving truck rental company by another party.

Limited damage protects the consumer from having to pay for damages to the rental truck. In both cases, there is generally a limit to how much the supplemental coverage will pay.

Change gears when becoming a landlord. In this economy, people are often having difficulty selling their homes. In this case, renting out a home is becoming a more popular option. However, keep in mind that when the house becomes a rental property it has gone from being a residence to a place of business.

A landlord insurance policy (sometimes called a dwelling fire policy or a special perils policy) covers the house itself, other structures on the property, the owner's

possessions (like a washer and dryer left for tenant's use), lost rental income if the house becomes uninhabitable and some liability protection. Tenant possessions are not covered in landlord insurance policies.

Expect to pay between 10 to 25 percent more per year than you paid for your homeowners policy. Policies for short-term rental and long-term rental will likely differ in price.

Fill out a home inventory. Moving is a good time to take a home inventory or to update your existing inventory. As contents of the new home are unpacked, take photos room by room and make a list of the belongings.

Use the Kansas Insurance Department's "Personal Home Inventory" booklet, which can be downloaded at [www.ksinsurance.org](http://www.ksinsurance.org), under "Quick Links-Publications."

Some consumers can also create an electronic home inventory thanks to a new iPhone® application from

the National Association of Insurance Commissioners. The free my-HOMEScr.APP.book applets user quickly photograph and capture images, descriptions, bar codes and serial numbers. Then it stores them electronically for safekeeping. The app organizes information room by room, and even creates a back-up file for email sharing.

"Insurance can be confusing—but by understanding the choices you can make educated decisions about your property insurance needs," Commissioner Praeger said.

"For more information about homeowners or renters insurance, get the department's 2011 publication, 'Kansas Homeowners and Renters Insurance and Shoppers Guide,' which you can download or order at our website."

Consumers can also go to [www.InsureOnline.org](http://www.InsureOnline.org), choose the life stage that best fits their life situation and see what insurance coverage could be best for them.

# Sherman County Relay for Life coming up soon

By Ron Barkley

American Cancer Society  
Hero of Hope 2010  
Team Captain Teachers for Life

The Sherman County Relay for Life is just a few days away, come help the committee and all the teams put the finishing touches on another year of planning and hard work. All of Sherman County is needed to make the relay a memorable one for 2011.

Lead by co-chairs Ginger and Dusti Chadwick, with the help of the core committee and American Cancer Society Community Manager Kim Peach of LaCross, the 2011 Sherman County Relay for Life is poised for an outstanding event Friday and Saturday, June 3 and 4, at the Goodland High School track. The 10 registered teams of almost 100 team members have painted "The Town Purple" with the help of

the City of Goodland employees and will top off all the various fund raising work of the past year by walking laps at the track starting at 7 p.m.

My wife, Betty, often says that "work isn't work if you enjoy what you are doing," and that is the case with relayers. All the hard work pays off in the fun that everyone has the night of the relay event. Just come out and join all the fun at the high school track. What will you see and what could you do at the relay?

The opening ceremony is impressive; it will start with the presentation of the Colors by the Boy Scouts of Goodland Troop 142. The National Anthem will be sung by Peggy Berls and the entire evening will be under the direction of the Master of Ceremonies, KLOE radio's Curtis Duncan.

You do not want to miss the Survivors Lap where we local cancer survivors wearing our purple survivors shirts make our Victory Lap.

The survivors are then joined by our care givers, those friends, spouses, and parents who stood beside us and helped us through those difficult days of treatment for the Care Givers Lap. Then you can see all the teams and hear them introduced in the team parade.

The Kansas Region of American Cancer Society Hero of Hope Deb Winter from Medicine Lodge will talk about her cancer experience and why even though a victim of cancer, she is carrying a message of hope to relays all across Kansas.

The Kids Corner and the silent auction will be up and running from about 6:30 p.m. and the famous Kiwanis Burger Shack will be serving until 10 p.m. Friday evening. Local vocalists and bands will provide live entertainment before the opening and as laps are being walked during the night. Team campsites will be set up in the middle of the practice field and decorated to the theme of

"Lights, Camera, Cure." You might even find yourself in the middle of a DVD. Around 9 p.m. the Luminaria Ceremony takes place. All those hundreds of white luminaria sacks, decorated with the names of cancer survivors and those who lost the fight, that are lining the track are lit to help show the way to a cure and to remind us of the personal tragedy and triumph of those people.

The activities committee has a list of lap theme and activities to keep everyone active and entertained. A sample may include three legged races, human foosball, beach towel volleyball and at 1 a.m. the scavenger hunt. Lap themes planned are "Cotton Eyed Joe" lap, crazy hat lap, hula hooping or poker. At midnight a meal break comes along to fuel the relay on through the night.

As the evening cools down the laps continue to be walked, some may catch a nap. The night grows reflective as the reminder of the dark

days of treatment, when the cancer patient feels lost, alone and wants to give up, just like the relayers feel like calling it quits, but neither can.

And before we realize it, the Knights of Columbus are beginning to cook up breakfast and the sun begins to light up the eastern sky.

A new day of hope is dawning for the relayers, just as the end of treatment brings renewed hope for the cancer patient. Now it is 6 a.m.

The closing ceremony begins and at 7 a.m. we break camp, head home, catch some sleep and begin to plan for the next relay.

Won't you please join us Friday and Saturday, June 3 and 4? There is still need for volunteers to help.

Join us call Ginger or Dusti at 890-2525...pitch in and help a little with the Sherman County 2012 Relay for life and catch that relay fever!

**EVERYBODY'S DOING IT.**

More and more teens are reading the paper, because they know it's pretty cool to know what's going on around town and around the world. Read the paper every day and you'll always be "in the know."

The Goodland Star-News  
1205 Main Ave., Goodland, KS 67735 • 785-899-2338

## UNRESERVED LAND AUCTION

**820 Acres Irrigated, Dryland & CRP**  
Wallace County, Kansas  
**Wednesday, June 8, 2011**  
**10:00 AM, MST**  
Elk's Club—Goodland, KS

Land Location: 16.7 Miles South of Kanorado on Road SH3.

This land will be offered in 4 individual tracts & combinations of tracts.

**Legal Descriptions**  
Tract 1: NW/4 of Sec. 20-11-42  
Tract 2: SW/4 of Sec. 20-11-42  
Tract 3: E/2 of Sec. 20-11-42  
Tract 4: SE/4 of Sec. 17-11-42

**Seller:**  
Ann Marie Rafacz Trust

**Listing Agent & Auctioneer**  
Tom Harrison - 785-443-0136

**Call For Sale Bill**

**United Country**  
Auction Services

**HomeLand Realty & Auction**  
1112 Main  
Goodland, KS 67735  
785-899-3060  
[www.HomeLandRE.com](http://www.HomeLandRE.com)  
office@homelandre.com

## Light the way to a cure

Keep the fire of hope burning by purchasing a luminaria candle in memory of someone lost to cancer, in honor of someone still fighting, or in special recognition of someone who has beaten this dreaded disease.

## RELAY FOR LIFE OF SHERMAN COUNTY

Friday & Saturday – June 3 & 4  
7 p.m. to 7 a.m.  
at the High School Track behind Vo-Tech

Complete this form and send it along with your donation to:  
The Goodland Star-News, 1205 Main Avenue, Goodland, KS 67735

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
Daytime Phone: \_\_\_\_\_

**Please join us for the luminaria ceremony at 9 p.m.**  
\$10.00 per luminaria please!

In honor of  In memory of \_\_\_\_\_  
 In honor of  In memory of \_\_\_\_\_  
 In honor of  In memory of \_\_\_\_\_

Total Enclosed: \_\_\_\_\_  
**Make checks payable to: The American Cancer Society**