

RS Semler INSURANCE

An Affiliate of Robertson Ryan & Associates



TORNADO SEASON IS HERE

Just how strong are tornadoes?

Tornado Wind and Damage Scale

Tornado Scale	Wind Speeds	Damage	Frequency of Occurrence
F0	40 - 72 mph	Some damage to roofs etc	29%
F1	73 - 112 mph	Trees Uprooted	40%
F2	113 - 157 mph	Roofs blown off, demolition	24%
F3	158 - 206 mph	Metal bldgs. collapsed	6%
F4	207 - 260 mph	Few walls standing	2%
F5	261 - 318 mph	Leveled homes/Extreme damage	Less than 1%

The difference between a funnel cloud and tornado is that funnel clouds are rotating columns of air not in contact with the ground. However, the violent rotation column of air, may reach the ground very quickly, becoming a tornado! If there is debris being picked up or blown around by the "funnel cloud" the rotating column of air has already reached the ground and it's a tornado!

In 1932 a tornado in Minnesota lifted an 83 ton railroad train with 116 passengers and carried it more than 80 feet. In Oklahoma a tornado carried a motel sign 30 miles and dropped it in Arkansas. In 1975 a Mississippi tornado carried a home freezer more than one mile. Always go to your basement or inside a closet on the lowest level of your home. Get under a mattress to protect yourself!

WHAT DO I NEED TO DO BEFORE FILING A CLAIM?

In the event of loss or damage to your property, you should report the claim immediately. In addition, you should take steps to protect it from further damage. After a covered loss, some companies reimburse the reasonable expenses you incur to protect your property from further covered damage. Some ways you can mitigate damage include:

- Shutting off the water after a plumbing leak
- Securing your home after a burglary
- Calling the police after a theft
- Calling the fire department
- Moving or protecting property to prevent further damage

LIFE JACKETS 101

USE THE RIGHT KIND OF LIFE JACKETS FOR THE SITUATION

Boats 16 feet and longer must be equipped with one Type I, II, III, or V personal flotation device (PFD) plus one Type IV throwable device. Boats that are 16 feet or less must have one Type I, II, III or V PFD for each person aboard. All boats must be equipped with one Type I, II, III, or V personal flotation device for each person aboard. All PFDs should be in good condition and have a Coast Guard Approval Number.

- Type I PFDs are often called off-shore life jackets. They provide the most buoyancy and are effective in all waters, especially open, rough, or remote waters where rescue may be delayed. They are designed to turn most unconscious wearers to a face-up position in the water.
- Type II PFDs are near-shore buoyancy vests. They are intended for calm, inland water or waters where there is a good chance of quick rescue.
- Type III PFDs are also called flotation aids. They are good for calm, inland water, similar to Type II.
- Type IV PFDs are designed to be thrown to a person in the water and grasped and held by the user until rescued.
- Type V PFDs are special use devices. They may be carried instead of other PFDs if used in accordance with the approved conditions designated on the label. They may be inflatable vests, deck suits, work vests, board sailing vests or hybrid PFDs.





7 Steps to be Confident in Your Commercial Insurance

How can you be sure that your commercial insurance policy is the best fit for your business? Here are seven steps you can take to feel like the confident and successful business owner you are.

- 1. Meet with a professional-** Your local, independent insurance agent at R.S. Semler & Associates Insurance, Inc. is an independent insurance agent that understands your business needs because they run a business too!
- 2. Evaluate all your business' services.** You'd be surprised how many business owners forget to consider all the services they offer when shopping for their insurance.
- 3. Factor in replacement cost to set your policy limits, rather than the market value of your business' property.** Many business owners buy insurance with limits that are the approximate market value of their business' property. Remember, you are not insuring your building's market value. Instead, you want your insurance to cover the cost to rebuild your building after a covered loss. This is called replacement cost. Replacement costs can be higher than the market value. So, it's important to select a limit that will cover the replacement cost. Otherwise, you may be underinsured.
- 4. Don't forget liability coverage for your business.** Injuries and false advertising are just a couple situations in which your business will be grateful to have liability coverage.
- 5. Be aware of the environment that surrounds your business.** Is your state prone to lawsuits? Does your area flood often? What kind of storms and big weather events come your way? Knowing the environment can help you objectively evaluate what additional coverages and limits may be best.
- 6. Consider cyber liability coverage even if you don't sell your goods or services online.** Generally, your commercial general liability policy will not cover a data breach. Even if your business doesn't sell goods or services online, you have valuable personal information that hackers may want. Many network hacks start with some sort of phishing scam to infiltrate your network, often through your employees. Imagine if a client's personal or financial information is stolen from your network – you may be responsible! Consider the cost of losing all the credit card numbers and/or personal identifiable information in your business's database, not to mention the cost to your business's reputation.
- 7. Take advantage of multi-policy discounts.** Most insurance companies offer a discount when you purchase more than one policy with them. It helps you avoid gaps and overlaps that can happen when you have policies with multiple insurance companies.