

A publication brought to you by Ihry Insurance Agency, Inc.

IHRY NEWS

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Why Getting Renters Insurance Is A Must

Article provided by Ihry Insurance.

At Ihry Insurance, we love nothing more than conversing with those in our communities. Through these talks, we have discovered that one of the most common, and laziest, mistakes renters make is neglecting to protect themselves, and their belongings, with renters insurance. With an average monthly payment of \$15 (lower than a Friday night pizza delivery), renters insurance possesses the ability to prevent significant financial loss.

Besides the fact that your landlord, who may even require it, has likely implemented a clause in your lease that frees them from liability, let's explore why renters insurance is a must.

Covers Theft



If your rental property or apartment is subject to burglary and/or theft, it is highly unlikely that your valuables will be recovered. Unless your landlord failed to provide proper security for your building, they are not responsible for stolen or destroyed items. Depending on your renters insurance policy, your stolen or tampered items will be covered. Items such as clothes, jewelry, luggage, furniture, and electronics.

Covers Natural Causes



Nature can be unpredictable and unforgiving. In the case that your belongings are damaged or destroyed by a natural event, such as fire, tornado, hail, hurricane, etc., it is essential to possess the proper renters insurance.

Nature can't be held liable – that means you are. When evaluating your coverage options, be sure to review which natural events are considered 'riders,' or add-ons. As add-ons to your standard policy, it is crucial to have your area's most common natural events covered.

Covers Liability



It isn't uncommon for a guest to injure themselves on a loose step, a hidden nail, or rut in your lawn. Even worse are the extremely high costs associated with such negligence. In the event that a guest of your rental property injures themselves, rental insurance covers, up to a certain amount, court payments and medical payments. Even if you take all necessary precautions and deem your rental safe, unforeseen accidents happen. Don't get stuck with someone else's bill.

Covers Your Negligence



At this point in your life, you are secure with the reality that we all make mistakes. Mistakes such as accidentally leaving a faucet running, failing to secure a hanging object, or leaving a stove on. In the case of such negligence, undesirable outcomes likely await. Renters insurance will assist you in covering

the costs of replacing or repairing your belongings. Although it may seem obvious, renters insurance does not cover intentional damage.

Covers Travel



Many of us travel with our most prized possessions. With renters insurance, coverage extends beyond your rental property. Depending on what you have deemed worthy of coverage, your belongings are protected from damage even during travel.

Covers Additional Expenses Due To Inconvenience



In the event that you and your family are temporarily relocated, due to unforeseen circumstances, necessities, such as food and rent, may be covered by insurance. Don't add additional inconvenience to an already inconvenient time.

It's clear to see that renters insurance provides a lot and requires little. Protect your belongings, and yourself, with proper renters insurance coverage. Contact our team today for a free quote.

Click here!



GET A FREE QUOTE



Ihry Insights

Article provided by Curtis Kaufman, Agency Manager
Ihry Insurance

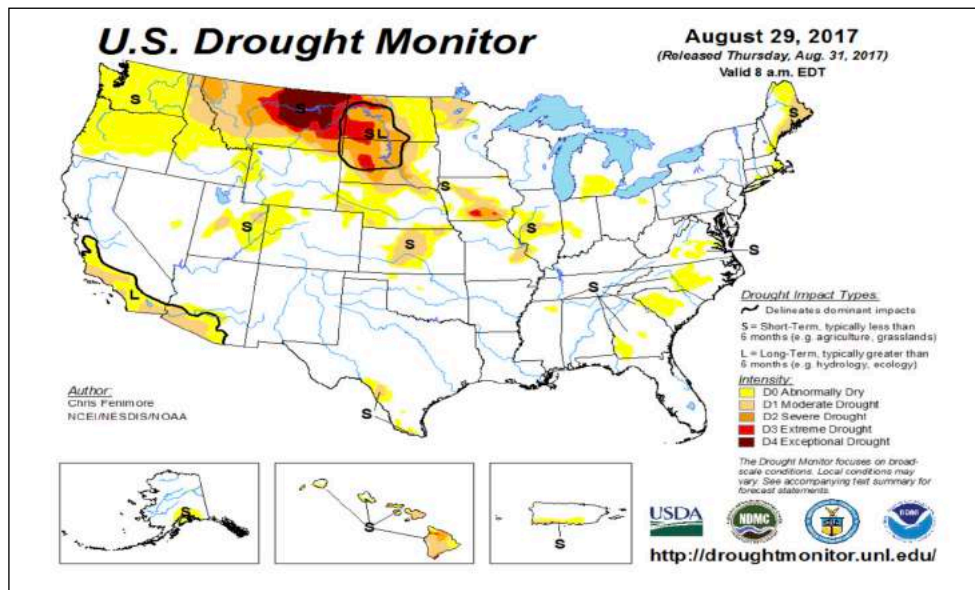
Pasture, Rangeland, Forage (PRF):

Forage grows differently in different areas, so it's important for farmers and ranchers to know which type and techniques work best for their region

Rainfall Index Plan of Insurance

- Insures against a deviation from historical rainfall on all area basis referred to as grids
- The producers amount of production is not considered and no on-the-ground inspection of crop conditions is conducted to determine eligibility for an indemnity payment
- Based on weather data collected and maintained by NOAA's Climate Prediction Center. The index reflects how much precipitation is received relative to the long-term average for a specified area and timeframe

NOAA Climate Prediction Center-Drought Monitor



Contact your Ihry Agent today for more information on PRF and how the program may work on your operation.

3 C's for Safer Sprinkler Systems

Article provided by EMC Insurance.

Out of sight, out of mind is risky when it comes to sprinkler systems, says EMC Risk Improvement Engineer Kody Daniel. Because sprinklers are silently at the ready in case of an emergency, it's easy to forget that they need regular TLC. And because there are different types of sprinklers with many interrelated parts, it's important to understand your system and recognize the components and practices that ensure it will properly protect your building.

Kody shares some basic (and important) points with these 3 C's for keeping sprinkler systems safe, primed and ready for action:

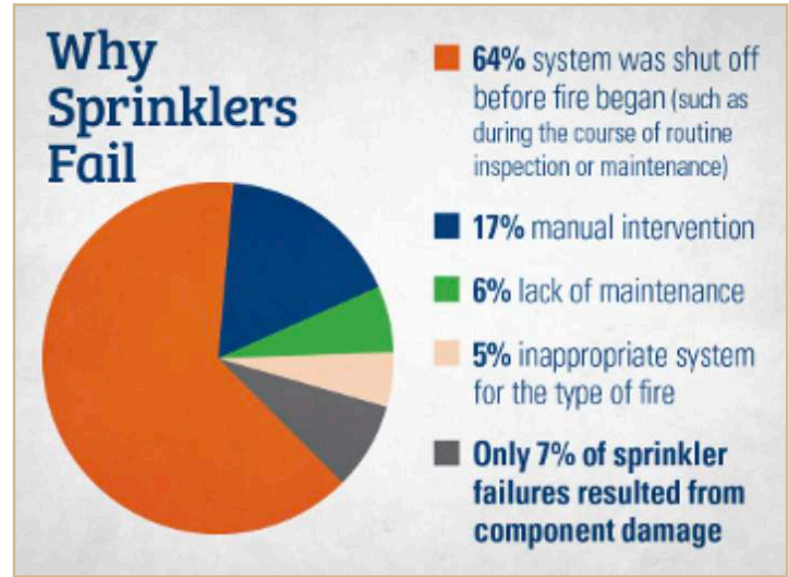
1. Check your system regularly and schedule weekly, monthly, quarterly and annual inspections.

"You need to be proactive in performing checks and maintaining your system," Kody says. "As we work with organizations, we've noticed cases where two or three years have gone by since the system and fire extinguishers were last tested, putting the company at risk." He notes that 6% of sprinkler system failures are due to a lack of maintenance. Because there are many components to check, including valves, alarms, gauges, labels, connections, drains, pumps, piping, hangers and bracing, as well as the actual sprinklers, having a written document to work from is the best way to stay on top of essential testing.

To set up a maintenance routine, Kody recommends using the [EMC sprinkler maintenance template](#) as the basis to developing your own program.

2. Control your control valves.

While losing track of time and missing routine testing is the biggest problem Kody sees, a second common oversight is in safeguarding control valves. National Fire Protection Association standards (NFPA 25, Inspection, Testing and Maintenance of Water-Based Fire Protection Systems) require that each control valve of an automatic fire sprinkler system be secured. This can be done with a chain and lock, a locked and limited access room or a tamper switch. Kody recommends using at least two of these safeguards. For more information about control valves and securing them, refer to [EMC Fact Sheet on Control Valve Safeguarding](#).



3. Call on others for assistance.

Beyond testing and safeguarding, Kody admits that sprinkler systems can be complex with multiple types (wet, dry, pre-action and deluge), a number of components (tamper switches, flow alarms, gauges, hydraulic posting design info, sprinkler heads and more) and the necessity for your system layout to fit your building and operations. You'll need to work closely with reputable sprinkler companies to explore and choose the best options for your company, then educate yourself and your employees on the system components.

Kody suggests additional resources found on the [fire prevention topic page](#). You'll find information on alarms, labeling, storage practices, pump testing, pump maintenance and more.

EMC experts can actively assist in several ways, including helping with fire pump testing and evaluating the adequacy of your fire sprinkler system in your current building or when planning to remodel or move to a new location. For answers to your questions and more information on how an EMC loss control representative can assist you, email losscontrol@emcins.com.