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IHRY NEWS



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September 2018

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Home Inspection: The Questions You Need Answers To

Article provided by Ihry Insurance.

The sweet taste of victory. Your offer was accepted and you're going to be a homeowner!

Go ahead, share the big news and celebrate this milestone. But once the confetti has settled, remember it's time to move on to the next step in the home buying process: the home inspection.

At first glance, property inspections can seem daunting, especially if you've never been through the process. However, they are essential to discovering your new home's true condition. Too many new homeowners are left with a massive, nightmare project instead of a new home.

Before facing your home's inspections, let's cover the questions you need answered to ensure a smooth home buying process.

Questions, Questions, Questions

First things first, if possible, make time to attend the

inspection.

While there are plenty of questions to ask before and after, there's nothing like actually being there. Not only will it give you a chance to observe an inspection first-hand, it will also give you the opportunity to ask questions you likely wouldn't otherwise.

And remember the inspection is for you, not the seller. Your inspector is your most important team member at this point in the process. They are there to make sure all potential problems are brought to light.

How Do I Choose An Inspector?

Before you can ask your inspector any questions, you need to find a certified inspector.

When doing your research, don't simply ask for availability and cost. Those should be the last questions asked. First, ask each inspector the following questions:

- Are you certified?
- How long have you been inspecting homes?
- Are you a full-time or a part-time inspector?
- How many homes do you inspect a year?
- Are you experienced with this type of home?

Once you are comfortable with one of your prospects, schedule the appointment.

What Does The Inspection Cover?

Most inspections don't cover every aspect of your home. A typical inspection will cover:

- Foundation and basement
- Any additional structural components
- Interior plumbing systems
- Interior electrical systems
- Heating and cooling systems
- Condition of windows
- Condition of doors and door frames
- Condition of floors, walls, and ceilings
- The attic and any visible insulation



Specialists will likely be needed to inspect:

- Inside the walls
- Roof and chimney
- Wells, sheds, or additional structures separate from the main house

It's important to schedule inspections for these factors as well. The interior of your walls could reveal mold, bugs, or structural damage, and proper roof inspection could be the difference between no water damage and catastrophic water damage.

[If Purchasing An Older Home] What Are The Most Common Issues With Older Homes?

Older homes typically present more problems. Make sure to have your inspector run you through the common problem areas associated with older homes. If problems are revealed, ask how to best move forward.

If This Were Your Home, What Issues Would You Focus On?

Once again, your inspector is on your team. Don't be afraid to be informal and ask the inspector what he or she would focus on if this were their home. With the amount of experience they have, this knowledge could prove to be extremely beneficial, but they aren't likely to give you this perspective without your asking.

What Do I Do About The Discovered Problems?

This is your most important question.

Following the inspection, you will receive a detailed report of the condition of the home. Since items that need to be repaired could be used as a negotiating point with the seller, it is important to confirm all major issues.

For example, the inspection may reveal something catastrophic like toxic mold or severe structural damage. Lucky for you, you now have the upper hand. As long as you respond to the seller within the inspection timeframe and have a legitimate reason (i.e. you found the repairs too extensive) you will likely be able to walk away from the

transaction relatively unscathed (seller may keep earnest money as collateral) or be able to require the seller to complete all necessary repairs.

It is important to make sure you **DON'T** sign and submit the inspection report in the event of any major issues. Once this inspection has been confirmed, signed, and submitted, you will no longer have the ability to negotiate or back out.

Health Plan Perks You Probably Are Not Taking Advantage Of

Article provided by [Anthem](#).



Employers want healthy employees. They are happier, less stressed, more productive, and have fewer absences – all things that help reduce costs. That’s why many companies offer free wellness benefits that encourage workers to prioritize their health.

The Affordable Care Act (ACA) was also designed with your health in mind, and made it a requirement for health care plans to offer [preventive care services at no cost](#).

Here’s what you should know about these sometimes hidden perks from your health plan and employer.

Preventive Benefits

Many of the preventive services offered through your plan are 100 percent free — you won’t even need to pay a copayment or coinsurance.

Here are some examples of what’s often covered:

- Screenings for blood pressure, cholesterol, depression, type 2 diabetes, lung cancer, obesity, and HIV
- [Immunization vaccines](#)
- [Diet counseling](#)
- Contraception

- Breastfeeding support for women
- Screenings and counseling for pregnant women
- Behavioral assessments for children

Programs Through Your Employer

Those employer-based health offerings are often referred to as “wellness programs.” What’s offered varies from company to company, but here are some examples of the types of programs that may be available:

- Gym membership reimbursement
- Health coaching
- Diabetes management programs
- Weight loss programs
- Quit-smoking programs
- [Employee assistance programs \(EAPs\)](#) focused on behavioral health, mental health, or substance abuse. The American Psychiatric Association reports 97 percent of companies with more than 5,000 employees offer EAPs, but fewer than 5 percent of employees actually use the valuable resources offered by these programs.

What’s in It for You

Taking advantage of preventive care benefits can be extraordinarily helpful. It could even save your life

if you learn about a health issue in its early stages when there's plenty of time for treatment.

One 2017 study, for instance, found being covered for preventive care through the ACA resulted in an 8 percent increase in diagnoses of early-stage colorectal cancer. And according to the American Cancer Society, early detection can lessen the likelihood of dying from colon and rectum, breast, uterine cervix, and lung cancers.

As for the employer-backed wellness programs, employees who have access to health and wellness programs have 25 percent lower obesity rates and 26 percent fewer cases of hypertension.

To learn more about the free services available to you, speak with a representative from your company's benefits or human resources department. And visit [Healthcare.gov](https://www.healthcare.gov) to view the full list of preventive health services for adults and children.



Items to Bring on a Road Trip

Article provided by *Foremost*.

If you're in need of a quick

weekend getaway or a long-week vacation from home, a smart and affordable solution is a road trip! Normally, gas is cheaper than airfare, and you don't have to sit in those long lines at the airport or wait for a layover. It can be less stressful and more fun on the road...if you're prepared!

Use this checklist before embarking on your next road trip to make sure you have all of the essentials and avoid any mishaps or unexpected surprises on the way to your destination:

- **Copy of your insurance card.** This item should already be in your car, but it's always good to double check and make sure it's up-to-date.
- **Spare tire.** Make sure it's in good condition before you leave!
- **Roadside emergency kit.** This includes items like jumper cables, a tire pressure gauge, a flashlight, a window breaker, gloves, etc.
- **Cash.** Sometimes you don't know where you're going to stop, and some stores may only take cash.
- **Water bottles.** Stay hydrated! Having extra water on hand is very important, especially if you get stranded somewhere.
- **First aid kit.** This should include supplies such as bandages, antiseptics and gauze pads.
- **Snow shovel and ice scraper...** if traveling during the winter months! When driving

through a snowy area, there's always the possibility of getting your car stuck, so these items are important to bring along.

- **Cellphone charger and extra battery pack.** Your cell phone needs to have power at all times in case of an emergency. So take advantage of charging it in your car, and always have a fully charged battery pack on hand.
- **A blanket and travel pillow.** If you are traveling with two or more people, it's likely you will take turns driving while the other one sleeps. Why not be comfortable while you're snoozing in the car?
- **Antibacterial hand wipes/body wipes.** A shower isn't always possible on a road trip, so using body wipes may have to suffice!
- **Toiletries, toothbrush and toothpaste.** Keeping up with good hygiene is still possible on road trips. Bring these along so you can freshen up at rest stops.
- **Car-friendly snacks.** Everyone needs delicious snacks for long road trips! If you're not bringing a cooler along, bring non-perishable food items like fruit cups, granola bars and beef jerky.
- **Garbage bags.** No need to trash your car during the ride. Fill them up and then dump the bags at a rest stop or gas station when needed.

I hope this list makes you feel more prepared for your road trip. And I hope you find rest, adventure or whatever else you're looking for on the open road! Of course, don't forget to take tons of pictures to capture memories of the fun along the way!