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Protecting Yourself from Dangerous Lightning Storms



When the Thunder Rolls...GO INSIDE!

Take shelter in your home or other large building. Hard topped-vehicles are generally safe shelters, as well. There is meaning behind that old saying "where there's thunder, there's lightning."

Avoid any area where you are the tallest object.

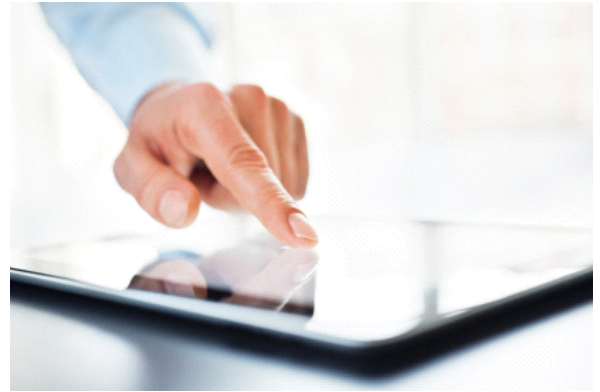
If you find yourself in an open field without a nearby shelter you will need to take added precaution. If your hair begins to stand on end, which is a sign that lightning will strike soon, crouch down and tuck your body into a ball. Place your hands on your knees and stay up on the balls of your feet. The idea behind this is to make as little contact with the ground as possible; therefore you should never lie flat or place your hands directly on the ground.

Some locations are more hazardous than others.

Avoid open water, fishing, golf carts, farm equipment, motorcycles or bikes. If you're

Will Personal Property Coverage Protect Electronic Property?

Most think of furniture, televisions and refrigerators when they assess their personal property limits, but many insurance companies now consider your digital data personal property as well. 20 years ago this would have been unheard of, but in 2012 most people have purchased an extensive library of digital data and this data has value that can be reimbursed when lost in an insurable incident.



Downloaded Music- Digital music files can be downloaded as MP3s and MP4s directly to your home computer or portable music player, possibly even your smart phone. Even though this is considered an intangible item, it does hold value. When creating a home inventory retain receipts for your downloaded music purchases so that you can include them in insurance claims. Some larger downloading services have a history of past purchases saved in your account with them. If you've not already been collecting receipts, check your online account and add your purchase history to your home inventory today.

Downloaded Software- Just as with downloaded music, downloaded software also holds value and should be included in your personal property limits. Be sure to keep all paper and electronic receipts in a place that will be protected from fire, water and other hazards. Downloaded software can include games, tax and accounting programs as well as word processing programs and design software. These items don't have to just be downloaded to your computer –if you've stored them on CDs or a thumb drive, note this in your home inventory as well.

Tangible Software- Not all software is downloaded; there are still those who've purchased a product from the store and have a tangible disc for installation or game play. Be sure to keep records of these purchases as well so that you can include them in claims.

It's a new day and age in digital purchasing, but the old fashioned advice to save your receipts still rings true. Let us know if we can help you assess value and adjust your limits accordingly.

unable to get to land and get indoors, take shelter in tunnels, a ditch or cave if possible. Remember, you should never take shelter under a tree!



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