

## Why are they called 100 year floods/storms?

In approximately the past 15 years we have had at least five 100-year storms - where the rainfall within a short period of time was exceedingly problematic.



Tim Starr  
CIC, CRM, CRIS, CWCA  
President & CEO

My opinion is not based on precise facts, but I am sure we all agree we have had our share of severe weather recently. When one speaks of "100-year" anything, the last 15 years are "lately." On Thursday, July 22nd, it happened again but this time we added something new, a sink hole.

Many homes and businesses were severely damaged. Our customers are, unfortunately, becoming very familiar with the advantage of Sump Pump and Sewer Backup coverage.

I am pleased to report we did not have any customers who were not taken care of in their time of significant need. We perform constant reviews to make sure endorsements like Sump Pump/Sewer Backup coverages are included or refused by our customers, for good reason. This issue is reoccurring at an alarming rate and insurance companies are paying out large sums.

When these storms occur with any frequency, it seems inevitable we see increases in premiums. Unfortunately, you may see a slight bump in your premiums for that coverage. I have not been told that any of our companies are doing that for sure, but I believe it is very possible.

Many of the insurance companies have options on limits you can purchase and it is probably a good time to ask whether or not your limits are appropriate. Also of note is all of our companies have put waiting periods on this coverage.

## Do You Know Your Flood Insurance Risk?

Devastating floods occur throughout the United States almost every year and are the number one natural disaster in the Country. That's why it's important for everyone to review their flood risk. Especially when damage continues to hit close to home.

According to the National Flood Insurance Program (NFIP), 25 to 30 percent of all flood insurance claims come from low-to-moderate risk areas. Even those who don't live near water are at risk.

Most people assume that because they don't live near a body of water they have no flood risk. In reality, anywhere it rains, it can flood. Heavy rains, clogged or insufficient drainage systems, nearby construction projects, broken water mains and inadequate levees and dams can cause flooding that puts homes and possessions at risk.

### Readiness Tips

The following are three simple steps to help you make sure you're ready in the event of a flood.

1. Create a "flood file" and keep it in an accessible waterproof and fireproof container. It should contain a room-by-room inventory of your home, a copy of your insurance information, copies of any critical personal documents (e.g., social security cards, titles and deeds), and a CD backup of computer documents and digital photos.
2. Develop an emergency plan that includes evacuation routes from home, work and school. Make sure you have an out-of-town contact list that all family members can call in case you get separated.
3. Create an emergency kit with extra drinking water, non-perishable food, first-aid materials, blankets, a battery-powered radio, a flashlight, and extra batteries that can be easily grabbed during an evacuation.

Most homeowners policies do not cover flood damage and just a few inches of water can cause thousands in damage. If you have questions on how you are covered in case of a flood, please contact us today to review.

# 100 Year Flood con't....

Meaning, if there are inevitable storms coming, the companies have rules where you may not be able to add the coverage for a week or more from the requested date. This avoids a deluge of what is likely a "for sure" claim. This never existed in the past but does now because so many people have added the coverage to protect against a particular threat.

If you had a claim with us I hope you were satisfied with the coverage and service. Please feel free to let us know if you have suggestions as to how we may better serve you. I hope we are near the end of big rains for this season.

As always, thank you for trusting The Starr Group to handle your insurance needs.

## Preparing for Disaster

There are many ways to protect your family and possessions in case a disaster strikes your home. For starters, make sure you have enough home insurance. If you have made major improvements, let your insurance agent know immediately. Build an emergency fund, keeping three to six months of living expenses in reserve. If you're evacuated from your home, call your insurance agent immediately. Keep receipts for your lodging, food and other living expenses - you'll need them to receive reimbursement from your insurer.

## Helpful Hint

The value of gold has risen to one of the highest rates in history. Now is a good time to re-evaluate the value of your scheduled jewelry and the coverage amounts associated with it.



follow us on  
twitter



5005 Loomis Road Phone: 414-421-3800  
P.O. Box 20001 Fax: 414-421-6145  
Greenfield, WI 53220-0001  
visit us at [www.starrgroup.com](http://www.starrgroup.com)

# Starr Group Customer of the Quarter

Suburban Asphalt is a full-service paving operation. They specialize in the construction of asphalt pavement for residential, commercial, industrial and municipal applications - for new construction, major rehabilitation or minor repair.

Suburban Asphalt provides paving solutions to Southeastern Wisconsin that are long-lasting, aesthetically pleasing and cost-effective. From paving to seal-coating, filling pot holes to creating curbs, Suburban Asphalt offers a number of services.



### Commercial Services

- New Construction
- Parking Lot Resurfacing
- Crackfilling
- Parking Lot Patching and Maintenance
- Sealcoating
- Milling
- CAD Design
- Line Striping

### Residential Services

- Customized Driveway Paving
- Drainage Grading
- Asphalt Removal
- Sealcoating
- Commercial quality asphalt for long lasting results

Suburban Asphalt is a family-owned and operated paving company founded in 1965 by brothers Terry (Sr.) and Roger Buss. They are located in Franklin, WI and currently provide asphalt services to almost all of Southeastern Wisconsin. Suburban Asphalt prides itself on customer satisfaction, using state-of-the-art equipment and techniques to achieve the best paving job possible.

Suburban Asphalt clients include commercial property owners, property management firms, apartment communities, shopping centers and malls, industrial/commercial facilities, townhouse and condominium associations, and residential homeowners.

Suburban Asphalt Co., Inc.  
11251 W. Forest Home Avenue  
Franklin, Wisconsin 53132  
(414) 425-5353  
[www.suburbanasphalt.com](http://www.suburbanasphalt.com)