

Is Your Antenna (and it's owner) Properly Insured?

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Agenda

- The Basics
 - Property – what You worry about
 - Liability – what Your Agent worries about
 - Filing a Claim
 - Your Action Plan
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- Questions? See me after the presentation or
E-mail me: Ray@RayFallen.COM

The BIG Disclaimer !!

- The opinions expressed by the presenter are his alone and do not necessarily reflect the views of The State Farm Insurance Companies.
- Coverage and policy provisions described may vary or may not be available in your state, province or country.
- You are STRONGLY encouraged to review your policy with YOUR insurance agent!

Caveats and Stuff

- Standard Homeowner's policy language (except...when it's not)
- Coverage varies
- Go see your Agent !!!

What IS an Insurance Policy?

- Legal Contract
- Declarations / Policy Booklet / Endorsements
- What is covered
- What is not covered
- Who is covered
- Who is not covered
- Your duties
- Claims settlement
- BUT... It is Written in **Lawyer**

Property Coverage

- Dwelling/Dwelling Extension Coverage
- Personal Property Coverage
- ARRL's Ham Radio Insurance Plan
- What about my Homeowner's Policy?
- Renter's Insurance

Liability Coverage

- Definitions: Bodily Injury / Property Damage
- You probably already have some...
but not nearly enough !!
- Don't forget your Umbrella

Oh Fudge! (Filing a Claim)

- What's first?
- Organize your paperwork
- OK...what's next?
- Making repairs/replacements
- Priorities

Action Plan

- Call your Agent for a checkup
- Take Inventory / Photos
- Buy that Umbrella
- Read my article in QST – February, 2009
- Read Don Daso's Tower Book by ARRL – coming soon!
- Consider ARRL's Ham Radio Insurance Plan

One Last Thought...

What Company you're insured with...

What Agent you're insured with...

What Coverages you have...

None of that makes a bit of difference...

UNTIL IT DOES.

Questions ???

- See me after the Antenna Forum
- E-mail me: Ray@RayFallen.COM