

April 2015



## Insurors of Texas

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### Pre-Season Boat Check

If you love the water, few things are better than boating season. Summer just wouldn't be the summer without spending those long, hot days cooling with a lazy dip in the water, dropping a line in the hopes of catching a "big one", or having an action-packed day of waterskiing and tubing.

Boating is not without its share of pre-summer preparation. If you are not on the ball early, it is easy to find yourself midway through July on dry land.

At Insurors of Texas, we want to ensure you are first in line at the boat launch at the first sign of the season change, so here are a few tips for being ahead of the game.

- **Tune it up.** It is always a good idea to have your boat winterized at the end of each season, but whether you did or didn't get it done last year, make sure to get a full tune-up before you hit the lake this summer.
- **Charge it.** Make sure your battery is fully charged.
- **Clear it out.** If there is a chance any bit of gas from last season is still in your tank, fill it up with fresh gas as well as a stabilizer. This will prevent buildup in the gas lines and injection system.
- **Give it a test.** Before you get the boat all the way into the water and off the trailer, lower your motor onto the water and make sure it will turn over.
- **Plug it up.** Ensure your drain plug is in and the bilge pump is functioning properly.

We at Insurors of Texas wish you a fun-filled and safe boating season!

**Flood Insurance**

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### Links you might enjoy!

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### **Join Us! Like Us!**

Insurors of Texas is now on **Facebook!**

Go "like" us on Facebook to receive updates about your agency, helpful insurance information, updates about your community, and much more.

We plan to use this tool to help build relationships with our clients as well as stay involved in our community.

Just search "Insurors of Texas", in your

**Facebook** search bar, and simply hit "like" to



You have probably heard this horror story before - someone loses a home due to a flood and learns AFTER the fact that standard homeowners insurance doesn't cover flood damage.

At Insurors of Texas, we want you to be educated about ALL of the risks you may face - before a loss occurs - so you can determine what insurance coverage is appropriate. Spring is a prime season for flooding, so now is a good time to review your options.

Because very few companies offer flood insurance, the U.S. government created the National Flood Insurance Program (NFIP) in 1968. Available to homeowners, renters and business owners, this insurance often is required to obtain a mortgage in areas at high risk of flooding.

But you might want to look into a policy just for peace of mind, even if you don't live in a flood prone area. According to the NFIP, nearly 25% of the program's claims occur in moderate-to-low risk areas.

As always, we are happy to help you determine your insurance needs. Call us today at 254-759-3701 or visit NFIP website (<http://www.fema.gov/national-flood-insurance-program>).

## Tornado Truths

Tornadoes have caused severe and irreparable damage to tens of thousands of Americans and their property in recent years. On top of the physical and emotional fallout, many have also lost their lives as a direct result of a tornado. Although you can never control the weather or the outcome of a destructive storm, there are steps you can take to help you and your family remain protected. Here are a few tornado truths that could help you and those you love.

- When **indoors**, shut all windows and doors. Do not leave them open in an attempt to follow the mythical need to "pressurize" your home because the result would more likely be debris flying through the windows and causing severe harm.
- If you are **inside your home or other structure**, retreat to the lowest level or the room closest to the middle of the home or farthest from windows and doors. Do not seek a "corner" of the structure.
- If you are **outdoors**, find the lowest spot, such as a ditch or dry river bed, and lie flat on your stomach, covering the back of your head with your hands. Do not follow the myth of seeking shelter underneath a bridge or overpass because it could collapse on top of you or large debris and winds could come rushing underneath and potentially sweep you up into the tornado itself.
- If you are **in a vehicle**, abandon the vehicle and try to find shelter in a structure or outdoors in a low place. Most importantly, do not attempt to drive away from the storm unless it is very obviously far away and moving in the opposite direction.
- Do not take shelter near a road or foothill and expect the tornado to miss you. Some myths say that tornadoes will reverse their directions when nearing a road or foothill, but a tornado doesn't discriminate and will keep on its path.
- Keep head gear handy. Head protection can be the number one most important factor in remaining protected from flying debris - indoors or outdoors -- so know where bike, football, batting, boxing and other helmets are in the house, and make them easily accessible.

connect with your agency.  
Thank You!

At Insurors of Texas, we want to help you know the tornado truths that will help keep you and your family safe. For more tornado safety tips, visit the Storm Prediction Center's comprehensive guide at <http://spc.noaa.gov/faq/tornado/safety/html>.

### Need assistance?



Contact [Insurors of Texas](#) for all of your insurance, bonding, and retirement planning needs. We have specialist in each field.

### **Commercial Insurance & Bonds:** Kerri Corbin

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To contact someone about your current policies or to get a quote on another type of coverage, please call 254-759-3701 or email [pl@insurors.com](mailto:pl@insurors.com). We truly appreciate your business!!!

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