



The Old BARN POST

Quarterly Newsletter of The Hess Agency

Spring 2019

Rooting for Damage?

To be clear right out of the gate, we do not cheer or root for any damage as my title might suggest. That would be counterproductive for someone offering to protect your assets. In the last issue of the Old Barn Post, we discussed damages caused by falling trees. In this article, I wanted to follow up with a background on damages caused by tree roots under the ground.

Over time, tree roots can grow into your utility and service lines (think sewer, water, natural gas, propane, electrical, tv cable, internet), creating the need for them to be dug up and replaced. The costs to do these repairs can quickly run into thousands of dollars. Many years ago, I helped my Dad and Uncle hand dig up the sewer line at their cabin in Perry County, where we discovered that tree roots had clogged up the whole line. Fortunately, the lines weren't buried very deep. We were all 25 years younger then, and able to do a lot of that work ourselves, but it was a dirty, smelly mess shoveling out the broken sewer pipes. I recall that the t-shirt I wore that day was disposed of by my wife rather than cleaned upon my return home.

For most of my career, the insurance industry did not have any coverage to offer for these kinds of underground damages. The underground service line is defined as those that provide communications, electrical power, hvac, sewage, and water to the house, when it's your responsibility for maintenance. Some utility companies have promoted coverage for these service lines, but what they offer tends to be expensive, very limited in the coverage afforded, and the claims process can be cumbersome.

In the last couple of years, almost all of the insurance companies we partner with now offer coverage for underground service line damage that can be added to your homeowners insurance policy. The costs vary somewhat by company and the limit of coverage chosen, but tend to be between \$5 and \$15 per month. The damages covered are more than just from tree roots, although we've also paid some claims

from burrowing animal damage and from the weight of vehicles and equipment. But tree roots tend to be the most frequent causes.

As always, if you have a question on your home insurance, or want to find out more about this new coverage, please let us know.

Even though I have several extra t-shirts I could permanently soil that my wife would like to retire, my days of hand shoveling sewer lines has passed. As an alternative, at least we can possibly get your home insurance to cover the costs for someone to come out and do it right.

Steven L. Faus, CIC, CLU
President

Water

We seem to write a lot about water, but then we've had so much of it lately and we always want to make sure that you know what your options are when it comes to water damage.

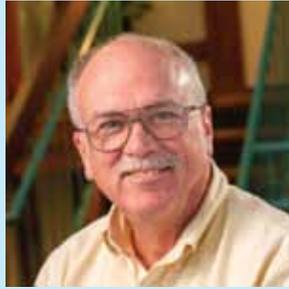
Water on the surface of the ground is usually a flood situation and you need a flood policy to insure the damage caused.

Water seeping through foundation walls is not covered by most insurance policies. For water that backs up through sewers and drains, "It depends". Sometimes coverage is included, sometimes available as an option only.

Water suddenly leaking from plumbing systems is usually insured, with the word "suddenly" being important. Leaks that happen slowly over an extended period of time are usually not covered by insurance.

Coming and Going

As we were preparing our last issue, Jack Keene was preparing his retirement. For 20 years, Jack helped our customers with life insurance, home and auto and many, many Medical Supplement and Medical Advantage plans. No rocking chair for Jack, though. We understand that his volunteer work and grandkids are all keeping him busier than ever. We wish him and Heidi a long and healthy retirement.



As Jack was going out our door, we welcomed Mackenzie Cressman as our new Support Coordinator. Kenzie is a product of Donegal schools and has quickly hit her stride with greeting customers and managing our customers' electronic documents. Outside the office, Kenzie is drawn to active sports and paddling on the river near her home in Marietta. Welcome Kenzie!



Heading out

Warm, spring weather calls us outdoors. Let's go safely.

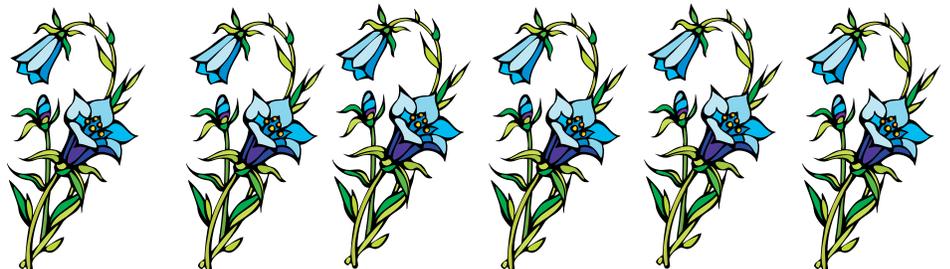
- Inspect equipment that's been idle since fall. Look for rusted or broken bolts and screws.
- Has weather degraded the fabric of your lawn and patio furniture?
- Clean sticks and other debris from your lawn before the first mowing.
- Inspect your gas grill for leaks and breaks in the hoses, burners and venturis. A soapy water solution can help locate leaks.
- Keep the grill away from the side of your home and other combustibles.
- Check your roof, gutters, and spouts for winter damage. Clogged drains and spouts can cause water damage to your home and landscaping.
- While you are looking up, include a look at your chimney. Good weather is the time for maintenance on those out of the way places.



We are here to serve you Monday through Saturday
Weekdays 8:00 a.m. - 5:00 p.m. Thursdays 8:00 a.m. - 8:00 p.m.
Saturday 8:00 a.m. - noon Other hours by appointment

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April Showers Bring May Flowers



The
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Manheim, PA 17545
www.hessagency.com

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