



Carr Fire and Disaster Insurance - Lessons for Consumers

Comments presented by speaker and Rotarian PE Jeff Avery:

- Help fellow Rotarians understand what their homeowners insurance policy covers.
- “You get what you pay for” rings true on these policies - compare quotes and declarations page.
- Availability of insurance in the future. Insurance in areas can be limited due to massive claims from disasters. Premium costs are definitely affected by claims and problems in areas.
- Check the Department of Insurance website for information.
- Insurance needs while rebuilding should be addressed.
- After a disaster very important to meet with your insurance agent to prevent a 2nd disaster.
- Always keep your insurance agent and company up to date on any changes in property.
- Important to ask about endorsements.
- Not all insurance policies have the same language and / or coverages.
- Jeff Avery always welcomes input from his fellow insurance professionals.
- Be sure you understand what is said when talking to your professional and be sure your agent understood your question.
- Always check with others in your area that were effected by the same disaster.
- Since October 2017 the number 1, 2 and number 5 wildfires have occurred in terms of property damage.
- Insurance company rates are based on area risks and the frequency of losses.
- The Majority of land in California is affected by risk due to climate change and land use.

Jeff went into detail about what our home owners insurance does for us. He talked about liability coverage, medical payments coverage, damage to structure - home, damage to detached structures, damage to your homes contents, loss of use and additional living expenses.

Jeff discussed about rebuilding and the time involved. Details about rebuilding or just buying a new home were presented. The number 40% will rebuild was mentioned.

Jeff's last comments were that the insurance industry in California is heavily regulated. He said there are no bad risks, just insufficient premium. Changes in the industry occur through legislation. This means change can be slow because of lobbying.

New Member



New member Dr. Norman Hall, the president of Simpson University. See Norm to introduce yourself and help him with a one dollar donation toward his first Paul Harris Fellow by signing his apron.

Honors to Youth



Ashley from 4H is introduced by Erin Paradis



Katelyn, third from left is from Turtle Bay Park

Poppies already showing thanks to the “Poppy People”



Club Announcements

January 24th there will be a blood drive. Bring yourselves and a friend.

February 14th is our Valentines Day meeting and Special Fund Raiser Auction.

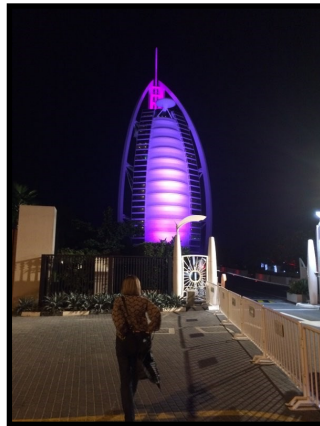
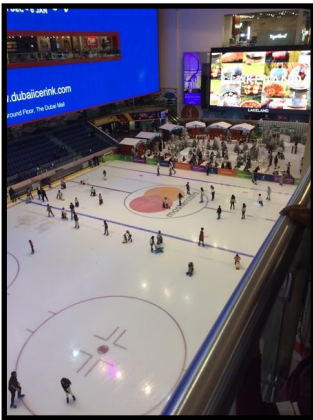
March 23rd through 28th International House Scholar Visit.

April 27th will feature the one and only Bowlathon. See Wendy Dickens



Greg's Recognitions

Art Smithson was the first to take stage. Art was attending a wedding in India. This was quite an affair. Art made an eight hour stop in Dubai on the way. He took a quick eight hour tour.



Art visited one of the largest malls in the world with indoor ice rink. He saw some interesting architecture, the tallest building in the world and attended a three day wedding. Art had previously visited Normandy and the WWII battlefields last year. For the wedding and trip Art gave \$200.

Next was a group that held a make up meeting. Now this is a group make up that actually was like a regular Redding Rotary meeting. Those involved include, **Jeff Avery, Teresa Adams, Michelle Nystrom, Jason Montague, Gary Burks, Ed Rullman, Jake Mangas, Jill Letendre, Greg Balkovek, Cindy Fisher and Matt Morgan**. All were tapped for \$18.00 by pres Greg.

Finally **Ed Rullman** was proud to show his newly refurbished C.R. Gibbs restaurant dinning room. All the work was completed in 9 days. This included a new bar counter, flooring and just about everything. Ed, being very generous donated \$200.00.

Calendar

January 24	Klean Kanteen—"Bring Your Own", Caroleigh Pierce
January 31	CSUC 4-Yr Programs in Redding, Michael Rehg
February 7	LNVP Winter Activities, Kevin Sweeney
February 14	Valentine's Day Auction

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