

Making sure you have adequate insurance

This year newlyweds will spend twenty-five billion dollars on furniture, clothes and the other goods they'll need to begin their lives together.

So it figures that each new married couple should sit down with an insurance agent to make sure they have adequate coverage for their possessions.

A homeowner's or tenant's policy limits the dollar amount of coverage for many personal belongings, including jewelry and silver. But a personal articles floater allows you to insure items that need extra protection. A floater costs around fifteen to eighteen dollars per thousand of coverage.

When you talk to your insurance agent, have a list of the items you want covered and their value. You can determine values by sales slips or appraisals.

These are some things you should know about a homeowners insurance policy.

If you have a homeowners insurance these things should be covered.

Your *personal property* is covered. This includes all household

contents and other personal belongings used, owned, worn, or carried by you or your family. Incidentally, it is considered a good practice to have valuables of unusual worth, such as antiques, furs, jewelry and paintings, insured under a separate policy, because they may not be

increased living expenses up to the limits stated in your policy.

Much more than your property is insured when you have a homeowner's policy. All forms of this package-type policy include liability coverage that apply not only to the policyholder but to all members

purchased. The two examples just mentioned deal with accidents occurring on or near your property. However, accidents occurring elsewhere are covered in the same way if they are caused by you, a member of your family, or your pets.

Many homeowners feel a moral obligation for a friend's medical expenses resulting from a minor accidental injury occurring on their property. Such expenses are paid by your insurance company under the *medical payments* coverage of your homeowners policy. The basic amount of protection is limited to \$500 for each person, but larger amounts can be purchased. The coverage applies not only to injuries occurring on your premises, but to those occurring elsewhere if they were caused by you, a member of your family, or your pets.

An important feature of this coverage is that payment is made regardless of who is at fault. This feature makes possible the prompt payment of medical bills, because there is no need to go through the time-consuming process of establishing legal liability. Medical payments coverage is somewhat similar to the coverage of personal liability. It differs, however, in that it is designed for the small rather than the large claim -- the minor rather than the major injury; also, payment is made without concern for legal liability.

An important *supplementary coverage* of the homeowners policy covers minor damage that you or someone in your family might cause accidentally to another person's property, regardless of who is at fault -- or, as is sometimes the case, when no one is at fault. Damage caused by children under 13 years of age is covered, whether accidental or intentional.

HOME ECONOMICS

By JOANNE J. FALLS
Home Economic Extension Agent



covered for their full value under the limits set for personal property in homeowner's policy.

One of the features of a homeowners policy is the coverage of *additional living expenses*. It takes care of the increase in living expenses made necessary if your house cannot be occupied because of damage caused by a peril you are insured against. For example, if your home is badly damaged by fire and you have to live in a hotel and eat in restaurants, your insurance company will reimburse you for the necessary

of his family who reside with him. These include *Personal liability*, *Medical Payments to Others* and several *supplementary coverages*, including physical damage to the property of others.

Personal liability insurance is designed to protect you against a lawsuit that could cripple you financially. Suppose, for example, that a visitor slips and falls on your property, suffers a head injury which impairs his vision, and eventually sues you for fifty, seventy-five, or a hundred thousand dollars. Or, suppose that while you are burning leaves in your back yard the fire spreads, your neighbor's property is damaged extensively, and he sues you. In either case, your insurance company will pay the legal costs of defending you. Furthermore, if it is agreed by the parties involved -- or decided by a court -- that you are legally liable for the visitor's injury or the damage to your neighbor's property, your insurance company will pay the damages assessed against you up to the limits stated in your policy.

The minimum limit for each form of the homeowner's policy is \$25,000, but larger amounts can be

EVENTS CALENDAR

Continued from page B2

TUESDAY, MAY 5

2 p.m. — Marie Jamerson of the City's Medical Services Office will present "Can Prescription Drugs be Dangerous?" at the Neighborhood Government Services Office, 2301 Patterson Ave. The program is free and open to the public.

5:30 p.m. — The American Society for Training and Development will hold its monthly meeting at the Embassy Suites Hotel. The program will begin at 7 p.m. following a reception and dinner. For more information, call Donna Luten at 631-6536, or Carol Kenny at 282-5458.

6:00 p.m. — The Forsyth Chapter of the American Business Women's Association will hold its monthly meeting at the Holiday Inn-North. Contact Evelyn Fielder Parks at 773-2726 or 784-0515, for more information.

7 p.m. — Southwest Elementary School PTA will hold its last meeting of the year in the school auditorium. There will be a short business meeting and then a musical program will be presented. Transportation will be provided at the following stops: 6:15 p.m. — Kennedy Middle School; 6:20 p.m. — New Hope Church (18th St.); 6:25 p.m. — Old Baxon Station (25th & Liberty St.); 6:30 p.m. — Chestnut Plains Apts (Chestnut & 14th St.).

WEDNESDAY, MAY 6

12:30 p.m. — W.R. "Bill" Dowe of the NC Small Business and Technology Development Center will present "National Small Business Week (May 10-16) at the Neighborhood Government Services Office, 2301 Patterson Ave. The program is free and open to the public.

3:30 p.m. — The Experiment in Self-Reliance, Inc. will hold its regular Board of Directors meeting in Room 210 on the second floor at 1621 E. Third St.

PUBLIC SERVICE ANNOUNCEMENTS

• Old Salem Sermons Club meets on the first and third Thursday of the month at 12 noon at the Best Western Regency Ballroom downtown. For more information, call Charlene Martin at 765-8087.

• Summer Art Camps for children will be held at the Sawtooth Center for Visual Art beginning June 15, and run for 10 weeks through Aug. 21. Each class will meet for one week, Monday through Friday. Each session is open to children aged 3-13. The fee is \$75. Discounts are available for children who sign up with a friend or register for more than one week. Some scholarships are available. For more information, call 723-7395.

• City Market, the downtown WS farmers market, is accepting applications for vendors for the 1992 season. Of particular interest is the recruitment of vendors who will sell prepared food on site during the lunch hour. City Market will open May 5 and continue through the fall. The market is open every Tuesday and Thursday from 10 a.m. to 3 p.m. Interested vendors should call Bill Austin at 727-2236.

• Cross-Stitch and Crochet classes are being offered at the William C. Sims Recreation Center, 1201 Alder St., on Thursdays from 1:30-3:30 p.m. The cost is \$1.50 plus the cost of supplies. Call the Elms at 727-2505 to register.

• Spring Celebration for nursing home residents will be held on Thursday, May 7 at Groves Stadium from 10 a.m. to 2 p.m. Call the Elms at 727-2505, for more information.

REUNIONS

• Members of Atkins High School class of 1962 are asked to contact Pauline Ferguson at 724-2702 for information needed for the upcoming reunion.

• The East Forsyth Senior High School Class of 1972 will have its 20-year reunion on August 15. For more information, call 884-4016 or 800-768-7619; or write to Class of '72, P.O. Box 7487, High Point, N.C. 27264.

• The East Forsyth Senior High Class of 1982 will have its 10th year reunion on August 22. Anyone who has not contacted or been contacted by the Reunion Committee, should call Fran at 996-6657, Belinda at 993-4420, Jeff at 750-0813, or mail your name, address and phone number to East Forsyth Senior High - Class of 1982 10th Year Reunion, P.O. Box 1481, Kernersville, N.C. 27285-1481.

VOLUNTEERS

• Stop Child Abuse Now, Exchange/SCAN will hold a Volunteer Lay Therapist Training workshop beginning May 2. People who are concerned about the children of Forsyth and Stokes counties are encouraged to volunteer by calling 748-9028.

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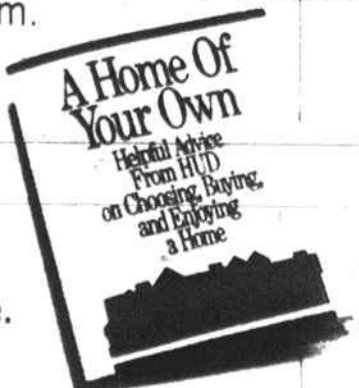
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