

Perfect storm preparation

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Brief Photo:0941,left,;Pruning out those liabilities for the hurricane season

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Pruning out those liabilities for the hurricane season

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Hurricane Charley straggled through last weekend without enough puff to ruffle leaves, much less topple trees. But it's always possible the next storm to hit the North Fork could bring death, destruction and -- heaven forbid -- a huge, wet tree limb crashing through the roof of your house.

It could be The Big One.

Major insurance companies certainly think that way. Nationwide, the cost of homeowners insurance is expected to rise about 2.8% this year, continuing a record run of annual increases, according to the Insurance Information Institute. Over the past few years, insurers also have added separate windstorm and hurricane deductibles onto most East End policies, and many homeowners probably don't know it, according to local agents.

"I think a lot of people are going to be shocked when the next hurricane comes through," said Peter Sabat, a principal of Neefus-Stype Insurance Agency in Aquebogue. "Consumers really have to be proactive, and more aware of what's in their policies these days, because things are changing all the time."

The hurricane deductible is on top of the standard deductible that's a feature of most policies, he said. Five percent on a \$200,000 claim makes \$10,000, for example. Added to the regular deduction, you could find yourself handing over about \$30,000, on top of dealing with the fact that your house is damaged or destroyed, he said.

The deductible isn't standardized, he said, but is different for each company.

It's also important to be "insured to value," said agents. The price of construction on the East End has risen from about \$100 a square foot, to anywhere from \$150 to \$250 a square foot, so policies established more than a few years ago won't reflect the increase.

"We have cost-estimating guides that are pretty accurate, but if you really want to figure it out, you need to talk to a builder," said John Brisotti, principal of Brisotti & amp; Silkworth Insurance in Mattituck. Also, personal effects should be insured for replacement value, instead of cash value or depreciated value, he said.

"Most people have replacement costs, but you should double-check to be sure," he said.

Flood insurance is separate, and usually is required by a mortgage lender for houses within a designated flood zone.

If you're uninsured or underinsured, you can't wait until a hurricane threatens to buy or upgrade a policy. Once a hurricane watch is issued for New York State, agents aren't allowed to issue new policies until after the storm has

passed.

"It's almost comical," said Mr. Sabat. "A hurricane hits Florida and starts heading up the coast and, suddenly, we get a million phone calls."

The most constructive calls, he said, are from people who want to review their policies to determine what they're responsible for and whether their coverage is adequate.

"I would really recommend that to anyone who's concerned, and you can do that any time of the year," he said.

If you do make a claim, your premium won't go up as a result. Rates rise regionally; insurance companies ask the state insurance department if they can raise rates in, say, eastern Suffolk, because they're paying out more than they're taking in. In fact, said Mr. Brisotti, because of the East End's susceptibility to storms, companies are reluctant to write policies here, and some companies have pulled out of the area.

"Everyone in insurance on the North Fork has had issues with some companies," he said. "They've been rationing the amount they'll give out."

Falling trees and limbs are the biggest liability in a storm, said the agents. Unlike installing deadbolts, getting your trees pruned won't lower your premium, but it could prevent a problem in the first place.

Removing dead branches and branches hanging over a house and other structures should be the first priority, said Larry Kaiser of Kaiser Maintenance in Jamesport. Then, the canopy is pruned.

"A thick canopy is beautiful, but it acts like a sail in the wind," he said. "If you let light and air through, the wind will also go through without rocking the roots, which is what causes trees to uproot themselves."

If a limb or tree does fall, he said, the first thing to do after dealing with any emergency is to take lots of photographs. Then, get written estimates for removal and repair work. But be patient, he said. After a big storm, most companies are flooded with calls, and will prioritize jobs according to urgency.

"A tree through a roof is going to take precedence over a blocked driveway," he said.

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