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Homeowners Insurance and Your Antenna System

Advice from an agent on financial backup for your station.

Ray Fallen, ND8L

Twenty two years ago, I was just like you. I'd buy an insurance policy to protect my home, my car, my life or my health. While the agent tried to explain it, my eyes would glaze over and my breathing would slow. I would nod my head knowingly, make all of the appropriate "Why Yes, Mr Insurance Agent, your amazing explanation just couldn't be clearer" noises, while in my head a voice was whispering the Novena of the Newly Insured: "If something happens, I sure hope it's covered, for I have not one single clue what this guy is trying to tell me."

Twenty one years ago, on February 1, 1988, I went over to the Dark Side.

I became an insurance agent.

This article shares some of what I've learned about homeowners insurance and your antenna system.

Caveats and Stuff

Like everything from bulldozers to your morning oatmeal this article comes with some disclaimers:

- Most homeowners insurance policies written in the US are based on standard language provided by the Insurance Services Office. Each company modifies that language to comply with individual State Insurance Statutes so coverage that applies to towers in Ohio, may not necessarily apply to towers in Florida.
- Coverage varies from company to company, state to state and country to country.
- Because of these variations, this article can't tell you exactly how your antenna installation will be covered. It can, however, give you some talking points to follow when you visit with your insurance agent.



JOHN ABBRUSCATO, W5JON

In the wake of Hurricane Ike, W5JON's antennas looked like this. Can you find the SteppIR in there?

And you *are* going to do that real soon, aren't you?

An insurance policy is a legal contract between you (the insured) and the company (the insurer). The contract is quite specific in its definitions, coverage and the duties and responsibilities of both parties. For example:

- What's covered in the policy is in the policy contract.
- What's *not* covered in the policy is in the policy contract.
- Your duties following a loss are in the policy contract.
- How the loss will be paid is, you guessed it, in the policy contract.

If you're starting to see a pattern here, go to the head of the class.

Here's the problem: I said the policy was specific — I didn't say it was always easily understood. Insurance policies are legal documents written in an obscure Old

English dialect called Lawyer. You need to visit your agent, who can translate Lawyer into English. If you're planning an installation, see your agent before you start. If your tower's already up — what are you reading this for? Go see your insurance agent *right now!*

Property Coverage

Damage to towers, rotators, tower-mounted antennas and related cabling is covered by the *Dwelling Extensions, Other Structures or Appurtenant Structures* coverage listed on the Declaration Pages of your Homeowners Policy. (The specific name and amount of the coverage varies by company.) For example, State Farm's Ohio Insurance Homeowners Policy defines Dwelling Extensions as "other structures on the residence premises, separated from the dwelling by clear space." Hmmmm, it's starting to sound like Lawyer, again.

Dwelling extensions are permanently attached to or otherwise form a part of your property, but they are not physically attached to your home (dwelling). Dwelling Extensions are typically covered for 10% of the dwelling coverage amount. For us mere mortals, this may be more than adequate. At K3LR, K8AZ, W3LPL, KC1XX and other serious contest stations it may be a different story.

Remember, tower replacement costs should include professional help in removal, repair or replacement, in addition to the replacement cost of the damaged gear. Also, consider other dwelling extension items: fences, sheds, pole barns, gazebos, detached garages, flagpoles and in-ground swimming pools, for example. Add up the replacement cost of those structures and if you need more coverage, buy it — now.

Wire antennas in trees and/or ground mounted verticals are generally not permanently affixed to your property (sometimes much less permanently than we'd like) and are considered personal property. The good news is personal property is covered for 50% to 75% of the dwelling amount; the bad news is the coverage is less broad than dwelling extensions, but wind, ice, vandalism and lightning damage are usually covered.

The distinction between dwelling (and dwelling extensions) and personal property is: If something's "nailed down" and not easily moved, it's a dwelling or dwelling extension.

If it's easily moved (even if it's "nailed down"), it's personal property.

A Cushcraft R-7 vertical mounted on a piece of pipe pounded in the ground is personal property. Eighty feet of guyed Rohn 55G in 15 cubic yards of reinforced concrete is a dwelling extension. No claims adjuster will ever confuse the two.

One other thing, if you have towers and equipment on property you own or rent away from your primary residence make sure your agent knows. Hams who rent houses or apartments also need coverage. Some renter policies provide personal property coverage only, while others provide 10% of the contents coverage amount for dwelling extensions, like a homeowners policy. Again, see your agent for clarification. If you don't have renter's insurance, get some, especially if you have a tower, if for no other

reason than to have liability coverage. This brings us to...

Liability Insurance (Don't Forget Your Umbrella)

An insurance fundamental is *you insure what you can't afford to lose*. People driving 1983 Yugos don't buy collision coverage, those driving 2009 Corvettes do. (Do the math.) Like a swimming pool or trampoline, your tower is what attorneys call an attractive nuisance. If a neighborhood kid climbs your tower on a dare and falls you're going to get sued for a pile of money and you're probably going to lose. If your tower falls and damages your neighbor's home, car or other

this kid was trespassing will probably fall on the jury's deaf ears.) *You* are responsible for the rest of the damages — if you're collectible. You're collectible if you have wages or other income, equity in your home or business, bank accounts, investments, retirement plans or any other assets that can be attached by court judgment. If you can afford to lose these things — fine. If you can't, you need to purchase a Personal Liability Umbrella Policy (PLUP) with coverage of at least \$1,000,000 per occurrence. It doesn't cost a lot, typically less than a dollar a day, and will provide great peace of mind.

What's the bottom line on justifying a PLUP purchase? If you're sued for everything you earn or own, now and in the future and you lose who do you want to write that check, you or your insurance company?

I thought so.

Now, go back and read this section again. It's very, very important.

Filing an Insurance Claim (Honey, Did Your Tower Always Look That Way?)

It might have been a tornado or other windstorm, lightning strike, ice or vandalism but your tower and antennas are damaged. Aren't we feeling better that we discussed things with our agent before a bad thing happened? It's time to get busy.

Your primary duties after a loss are to protect your property and the property of others from further damage or loss, then make reasonable and necessary temporary repairs. You obviously want to prevent additional damage, but your insurance company doesn't expect you to kill yourself doing so. You might want to take some pictures.

Notify your agent of the loss as soon as possible. Many agents and companies have 24/7 claims service, so if the loss happened on Sunday morning, make the call.

Follow up with a short letter, fax or e-mail to your agent, to make sure the claim was filed correctly, requesting the claim number and the claim representative's (adjuster) name and phone number.

After filing the claim, your agent's involvement will probably be minimal, unless there's some issue you and the claim representative can't work out. When your claim is settled, an "attaboy" e-mail to the agent and the claim representative would be a welcome surprise.



JOHN ABBRUSCATO, WSJON

Hurricane Ike sent this Comet GP3 fiberglass vertical right through the eave.

property, his insurance company may try to recover the monetary damage from you.

The good news is there's some protection in your homeowners policy, typically \$100,000 to \$300,000 of personal liability coverage. The insurance company will hire an attorney to defend you and write a check for damages *up to the policy limits*.

The bad news is when an attorney parades a teenager in a wheelchair in front of a jury policy limits of \$100,000 to \$300,000 are just a down payment. (Your argument that

Keep Your Claim Organized

Start a claim file, which should include:

- Notes on conversations with your agent and claim representative, including dates and times.
- Cost estimates on items to be repaired or replaced.
- Any time you, your friends or family spend on repairs or cleanup. Your claim representative may “pay” you for this time, by allowing you to offset it against your policy deductible. This is negotiable and should be discussed early in the process.
- Photographs and inventory of damaged or destroyed items. Do not throw anything away until the claim representative says to.
- Related claim data: the claim number, claim representative’s name, postal and e-mail addresses, office, cell and fax numbers.

Get prices from several vendors. If the items destroyed are no longer available, most insurance policies provide for replacement with items of “like kind and quality.” Document these items and discuss them with your claim representative.

Remember that your claim representative is probably way out of his element. Your damaged tower may be the first one he’s ever seen so he’ll ask lots of questions and need some documentation. That’s okay. Claim adjusters are trained to pay every penny the company owes, not a penny more, not a penny less. He will probably have to justify your settlement check to his supervisor. Make that job as easy for him as you can. He wants this claim off his desk just as much as you want to be back on the air.

Your Dollars Have to Make Sense

Also, as my sainted grandmother used to say, “Pigs get fat, hogs get slaughtered.” Some guys think an insurance claim is like hitting the lottery. Not so, Bucko. If you can buy new gear at a great price, turn that price in not the list price. Claims people get real cranky (and rightfully so) if they feel a claim is being “padded.” In this day of Web sites and search engines, trust but verify is easily accomplished. Your claim representative may not know a Force-12 C31XR from next Tuesday but Google does. At best, “padding” slows the process and might leave you with egg on your face; at worst, you may find yourself facing felony insurance fraud charges.

Another thing to remember is that your damaged tower is not as high on the claim representative’s priority list as someone’s home with major structural or fire damage. When bad things happen, there are never enough resources to get things done as quickly as people would like. Be patient and be reasonable.

Most insurance companies write a check for the total damages (less your deductible) when the work is completed and all damaged/destroyed items are replaced. If you want a check prior to the start of work, the claim representative may reduce the payment for depreciation of the damaged property, paying the balance when the item is actually purchased or work is completed. This is consistent with contract language in most homeowners policies and keeps everybody honest.

Most homeowners policies settle losses on a replacement cost basis; meaning you get new stuff for old when the new stuff is purchased. Make sure you have a replacement cost policy before you have a loss — another good reason to see your agent real soon.

Caveat Contractor

If you hire a contractor to repair or replace your tower, insist he provide you with a current certificate of contractor’s liability insurance (his malpractice policy), a current certificate of Worker’s Compensation coverage and local references. If he’s a professional, this won’t be a problem. If he’s a fly-by-nighter, he’s probably not insured and you just don’t need those headaches. If the contractor tells you his employees are “sub-contractors,” you’ll need to see the “sub-contractor’s” insurance documentation. *Do not* even consider bending on this.

Your contractor may ask for some payment up front. It would be wise to include your claim representative in that discussion since he’ll be writing the checks.

Here’s the bottom line: Don’t rely on your ham radio buddies, your neighbor or your brother-in-law for advice on insurance matters. Call your agent right now, update him on your installation and ask hard questions. “If my tower and antennas are damaged, how will my policy cover the loss?” If your agent doesn’t know, make sure he finds out and then shows you in writing (in the policy) how losses will be covered or why they won’t be. If there are gaps in coverage, what will it cost for what you need? Photograph your installation and give your agent an accurate inventory of your gear.

Here’s a little secret. Everytime you pay your premium, your agent gets paid. (All right, I said it was a little secret.) If your agent can’t or won’t provide you with the service you deserve, he’s not earning his keep. It’s time to go shopping for a new company or a new agent with your old company.

Finally, and for the last time, please make it a priority to visit your agent and review your policies. Insurance agents are just like you, we don’t like surprises and we don’t like conflict. We do feel pretty good when we


take care of a client’s claim and put him back to where he was before the loss happened.

Ray Fallen has been a State Farm Agent in Hubbard, Ohio since February 1988. The opinions expressed in this article are solely his and are not necessarily those of the State Farm Insurance Companies. Coverages described may not be available or apply in your state, province or country. You are strongly encouraged to review your homeowners policy and tower installation with your insurance agent to determine appropriate coverages and coverage amounts.

Ray’s call is ND8L, formerly WN3DEE, WA3DEE and WB3HCL. An ARRL member, he has been a ham since 1964, an Extra class licensee since 1983 and is also a member of the North Coast Contesters and the K8AZ Multi-Op team. A confirmed appliance operator, contesteer and DXer, he has earned 5BDXCC and DXCC Honor Roll (Mixed). Aside from ham radio, Ray enjoys flying his Diamond DA-20, motorcycling and making a pretty mean pot of chili. Ray can be reached at 504 East Liberty St, Hubbard, OH 44425 or at ray.fallen.caom@statefarm.com.

QST

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Feedback

◆ In “Hands-On Radio” [Jan 2009, pp 76-77], the value shown for return loss in all tables should be shown as a positive value. In addition, the correct values for Table 3 are as follows:

Table 3
P_{REFL}/P_{FWD} Versus SWR

SWR	P _{REFL} /P _{FWD}	RL(dB)
1.01	0.00002	46.1
1.1	0.00227	26.4
1.2	0.00826	20.8
1.5	0.04000	14.0
2	0.11111	9.5
3	0.25000	6.0
5	0.44444	3.5
10	0.66942	1.7
100	0.96079	0.2

For more on this, see the Hands-On Radio Web page at [www.arrl.org/tis/info/HTML/Hands-On Radio/](http://www.arrl.org/tis/info/HTML/Hands-On%20Radio/). Thanks to Ed Wetherhold, W3NQN, and Igor Kosvin, KB1QOV, for their comments.

◆ In Figure 1 of “The Universal Keying Module” [Nov 2008, p 43], Q1 should be shown as a PNP transistor type 2N4403.

◆ In the 2008 June VHF Contest Results [Dec 2008, p 84] a line of text was omitted that highlighted N6NB’s winning score in the Rover category. We apologize for the omission.

◆ In the announcement for the 2009 ARRL DX Contest [Dec 2008, p 85] it is reported that US and Canadian stations exchange a signal report and their ARRL/RAC Section. In fact, US and Canadian stations exchange a signal report and their State or Province.