Re: Your house is on fire

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From: Davoud (*star_at_sky.net*)
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John Steinberg:
> Three Words: Replacement Value Insurance Coverage.
> (Okay, that may be four words, but math is not my strong suit.)
> I might save the 3−volume Burnham's only because the man suffered
> enough in life, but only after all living things have been saved first.
> Although I will note that all insects, arachnids and the like are on
> their own.
> The rest is just glass, metals, rubber, plastic and easily replaced.
> What would you enjoy seeing going up in smoke?
> For me, a toss up between some really awful Rini EPs and a book about
> urban astronomy. I won't reveal the author, title, publisher or
> purchase point, but it was born to warm a hearth.

Funny you should mention Replacement Value. In late 1990, while SWMBO and I were in the Muddle East engaged in W. Senior's Iraq Follies, our renters had a fire in our house −− a "cosmetic" fire, meaning that there was no serious structural damage (but $135,000.00 or so in "cosmetic" damage.) We are thankful that no one was injured. We had had the foresight to purchase a replacement−value landlord's policy. I don't mind pluggin the insurance company −− it was Allstate. They were superb. They chose a top−quality contractor for the reconstruction and we had an excellent property manager who watched the reconstruction closely. In every case in which our property manager said "This doesn't look right," or "I think that should be replaced," Allstate said to the contractor "Do it." The materials they used, the kitchen cabinets, the appliances, were all top−of−the−line. We returned from our overseas assignment just as the reconstruction was completed, and were a bit embarrassed to take possession of a house that was much nicer than when we had last seen it.

We refunded the tenant's security deposit.

Folks, if you don't have replacement value insurance, call your insurance company TODAY and get it!

A good friend, who, coincidentally, was himself in the insurance racket, said it's too bad we couldn't have been here and had someone immediately dig a big hole in the back yard, then fill it with ashes.

We could then have exclaimed to Allstate "My God! Even the swimmimg pool burned up!" The fact is, though, that I'm glad that I wasn't here at the time. Getting the phone call was enough of a shock.

Davoud

P.S. Speaking of John Steinberg and fires, I ran into John on the street the other day. I said "Hey, John, did you hear that the West Virginia governor's mansion burned down!?" John replied "No, I hadn't heard that." "Yep. Burned right down to the axles," I said.

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