

ARE YOU PREPARED?

By Pam Spillner

I'm sure by now that most of you have heard that we had a huge barn fire and lost both barns and our chicken coop along with all of the personal property that was stored inside. It's been an eye opening experience, and I've learned a lot of which I wished I knew before the fire happened. I'd like to start by saying thank you from my entire family to all of you who donated at the show earlier this year to help us through this rough time. The dedication of the rabbit world family to support each other in times of need is something we should all be proud of.

I know there is one burning question in everyone's mind (yes, pun intended as being able to laugh helps make this experience a bit easier) is what happened. The cause of the fire was never determined. It is believed to have been caused by mice chewing on a wire. This is assumed as the part of the barn that apparently caught fire first had nothing going on at that time. No livestock in that area, no tank heaters and nothing plugged into any outlets etc. The 2 story barn was the first building burning, and that jumped to the small wooden chicken house and the milk house that was attached burned along with the two story. We also had a 55 x 90 arena building attached to the 2 story barn. Unfortunately our buildings were built into the hillside and so when the main barn collapsed (tin roof building) the easiest place for all of the fire to go to was out into the pole building. Although only ½ of that building came down the rest of it is burned to the point it is no longer structurally safe, and in fact we have seen a few more sections come down during the recent wind storms. Believe me when I say that dealing with a mortgage company after a fire loss is a HUGE pain.

So what exactly do I mean by eye opening experience? Well stop and think about all the personal property you have stored currently in your outbuilding(s). We had 2 large barns and lots of stuff in them.

The biggest part I'm referring to is the documentation an insurance company is going to ask you provide if you experience any major catastrophic loss, be it a fire, tornado, etc. Basically it's your job as the insured to prove you owned everything you are claiming. Receipts, photos, and serial / model numbers are all items that will be requested on your claims.

Of course not everything we have has a serial number on it, cages, feeders, carriers, cage tags etc., and there is also the problem of we in the rabbit world buying used equipment for cash at shows and from friends. So how do you prove that you owned anything? Pictures are the main tool that can quite easily be taken and maintained. Get a large flash drive, if you have a computer, and store it in a fireproof container (like a safe). That little extra time spent will save you hours or even days of trying to sort through the rubble to remember what all you lost.

Along with photos I'd recommend that everyone manage a full inventory list of all of your personal property. Include the item name and descriptions along with replacement cost value at

the time you add it to the list, especially any major items like dvd players, appliances, electronics and your rabbitry equipment. Take the time after you have the inventory completed to talk with your insurance agent about the values. There are restrictions under “personal property” which will limit the value of items to a maximum dollar amount per item. Computers are a big one to look and see if you might need to add a special schedule for the items. Don’t find out too late that you will be restricted on how much you can replace after a loss. An easier way to do these is to break it down by room: kitchen, living room, office, master bedroom etc.

If you buy items new save copies of the receipts so it’s easier to show that you purchased the item as well as what the cost was at the time and add those to your inventory. I have spent days sorting through every personal picture I have to find as many pictures as possible. It has cost me a lot of time trying to finish the claim.

I also HIGHLY RECOMMEND that everyone talk with their agent regarding the current coverage for any outbuildings you have. We ran into a real problem with that. When we purchased our property our outbuildings were in rough shape and needed some major work so we were given minimum coverage on them. We did a ton of fix up and the value was increased BUT the value they moved us to wasn’t even ½ of the cost to actually replace the buildings. Our buildings as they stood had an estimated rebuild cost of just short of \$200,000 but our entire coverage was only \$83,300. Believe me when I say trying to design a new construction to cover what we lost is ridiculously impossible. We have gone from over 8600 square foot down to a mere 2880 square foot. Now I could have built a lot larger building but I’m going to be building a tremendously nice rabbitry area in the building (24 ft x 36 ft) with concrete floors and full insulation along with “milkhouse / car wash” type walls etc.

I look forward to sharing pictures of the new rabbitry. If anyone has questions of what I have gone through with this fire please contact me. I’m more than willing to share whatever information I can.

Take care and see you at the tables.