

# The Policyholder Advocate

October, 2008

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## **NATURE'S FURY**

- **IKE REMINISCENT OF KATRINA: NO POWER; NO WATER. NO FOOD. NO GAS. HOMEOWNERS WITH NO PLACE TO GO; INSURERS SAY “NO COVERAGE”** [MORE](#)
- **IT'S BEEN A DEVASTATING HURRICANE SEASON AND WE'VE STILL GOT MONTHS TO GO. NOAA UPS IT'S FORECAST ...** [MORE](#)
- **DOOMSDAYERS SAY HURRICANES SIGN THE END IS NEAR. DON'T DRINK THAT KOOL-AID!** [MORE](#)

Don't put up the plywood yet; we're only about halfway through an active hurricane season that ends on Nov. 30th.

As reported in the June issue of [The Policyholder Advocate](#), experts say we're in for a total of eight hurricanes and of those, four would be considered "major" (category 3 or greater). In August, [NOAA upped the numbers](#).

Not good news for those living within 50 miles of the coast who've grown tired of dealing with preparations, evacuations, and of course, insurance companies. [More...](#)

Hurricanes...

Continued from cover

●The most active July since 1886.



The reason for NOAA's increased hurricane concern include:

- The lingering effects of La Niña,
- Reduced wind shear,
- Weaker trade winds,
- An active West African monsoon system,
- The winds coming off Africa,
- Warmer-than-average water in the Atlantic Ocean, and

Living inland or in the northeast, however, hasn't proven to be a source of much relief. Storm and other flood damage from Gustav was felt about 1,500 miles from landfall.

There are countless stories of suffering, loss, courage and compassion that have accompanied the hurricanes of '08 — proving that tragedy has a way of bringing out the very best in people.

To the credit of many Texans devastated by Ike, most have come through it like champs. Relief efforts and supplies have been slow in getting to victims and those rendered homeless by Ike are growing tied of living in shelters — very reminiscent of Katrina — but there was very little looting by comparison. As a rule, spirits are high even though lines for gas, water and food are long.

Unfortunately, disasters also have a way of bringing out the worst in people. Stories have begun to pour into POA of insurance companies cheating policyholders out of adequate repairs, forcing policyholders to use their "Preferred Vendors" who earn their "preferred" status because they save the insurance

company money by understating needed repairs and blaming wind-caused damage (covered by the policy) on rising surface water (not covered by the policy). We can take a page out of Katrina to know this will only get worse.

In this edition of *The Policyholder Advocate* we will discuss some of the nightmares fellow policyholders will endure in the coming months and we'll cover many other important issues that impact you, your home and your loved ones.

- Related articles:
- [Ike as told by the camera...](#)
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  - [FEMA Flood Assistance...](#)
  - [Insurers win on appeal...](#)
  - [After flooding, mold is a problem...](#)
  - [Exodus after storms...](#)

Attention Gravity Lovers: What goes up must come down

According to Fitch Ratings, a leading global rating company, homeowners will soon be paying LESS for coverage due to excess capacity, an abundance of reinsurance options as well as regulatory and political pressures.

SOME RELIGIOUS LEADERS ARE SAYING THE HURRICANES ARE A SIGN THE END IS NEAR

POA



Leave it to the rightmost fringe of the Republican Party to spin their "end of times" message into some sort of paranoid positive. Believe it or not,

the 2008 hurricane season has given rise to such a prophecy. What's more, they seem to welcome the end.

According to many such groups, the recent hurricanes and flooding were foretold in the Bible, specifically in the Book of Revelations.

Based on a review of websites claiming the 2008 hurricane season is a sign the "end is near", it appears these people are actually looking forward to the end because it would mean the "second coming of Christ" and their entry into heaven.

While very limited, such theories have taken root with some extremists. Even Vice Presidential candidate Sarah Palin looks to have gotten onboard with such apocalyptic views. The Pentecostal church to which she's belonged since age 12 has a Pastor who believes the end is near and Alaska will be one of the only refuges.

If you've ever been to Alaska it's doubtful the state would make anyone's top 1000 "End of Times Refuge List".

Meanwhile, back on earth, I wouldn't use this prophecy as an excuse to not pay your mortgage, insurance and/or credit card bills. Nor would I tell you

kids there's no need to look at colleges.

Instead, take comfort in the fact that such prophecies have been made every time a major hurricane, tornado, earthquake, tsunami, etc... hits.

And, if some preacher tells you to drink the Kool-Aid, don't.