August

## **SOBELUTIONS**

2011

## NEWS! NEWS!

## **PROTECTING THE UNINSURABLE**



Michael Labadorf Exec VP, CPCU

We can cover your buildings and your automobiles, your boats and your ropes courses, your fences and your pools, your employees and your volunteers, and of course your myriad (and substantial), liabilities.

But some things at camp are simply not insurable.

No amount of money will reproduce your color war plaques from the 1950's, your alumni photographs from the 1930's, your yearbooks from decades ago, or any other precious and one of a kind camp memorabilia.

Your best protection is taking safeguards now to ensure that you can reproduce your priceless one of a kind articles, that are so important to the 'feeling' at your camp.

We suggest you take high quality digital photographs of all such items, back them up on your computer, and keep a duplicate copy off site in a protected area. In the event of a fire or water damage, at least you will be able to reproduce this memorabilia as best as possible.

In addition, some years back one of our camps lost a 15,000 square foot dining hall. The twenty year veteran chef had 'presciently' that summer, taken a detailed video of the entire dining hall and kitchen, opening all cabinets and doors and showing all equipment in detail. He intended to use the video to show his family and friends back home what he has been doing for the past twenty summers.

The video was a treasure trove of useful information following the loss. We were able to literally count the salt & pepper shakers on the tables, the clock and moose head on the wall, and everything else in the entire complex. The loss settlement was much easier and perhaps even greater than would have happened without this video.

The simple lesson: take detailed videos of every major building at camp, and back it up in your computer and store a copy off site.

And do the same thing in your home or apartment when you leave camp after the summer.

You never know – be prepared!

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