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Insurance Tips for Back-to-School Time

From Your Local Independent Agency
customerservice@harmonins.com

College is expensive enough without finding out too late that an accident or theft isn't covered under your current policies. So, as you get your children ready to head off to school in the fall, there's one vital "to-do" to add to your list (other than writing that tuition check): a review of your insurance coverage.

It's important to keep in mind that policy language varies from company to company, and there are never "one-size-fits-all" situations, but below is a general guide. If you have questions, or want to go over your insurance needs, don't hesitate to contact us!

HOMEOWNERS

Coverage of personal property: Most homeowners policies provide 10 percent of Coverage C (Personal Property) for property owned by an insured that is at a residence other than the insured's. For example, if the contents of a policyholder's home are insured for \$100,000, a student's property up to \$10,000 would be covered if living in a dormitory – provided the damage is caused by a covered peril and the student meets the definition of an insured.

For apartments or houses off-campus, the same coverage generally applies. Certain items, such as jewelry or expensive electronics, may require special coverage, or a "rider." Renters insurance is strongly recommended if a particular policy does not cover a student's personal property.

Liability coverage: There usually is an exclusion for damage to property rented to an insured, so generally damage to a dorm room or apartment would not be covered.

Renters insurance: If your student's needs can't be met under your current policy, don't forget renters insurance. Landlords' policies generally only cover the structure, not the possessions of renters.

AUTO

Coverage without a car at school: If your student will continue to drive while at home on school breaks, they should continue to be listed on your auto policy. If they are attending school more than 100 miles from home, and are not taking a vehicle with them, the policy may qualify for a distant-student discount.

Coverage with a car at school: In most instances, a car registered to parents and listed on their policy will be covered if used by a listed student away at school. But you should make sure that your insurance carrier writes coverage in the college's state and location. And note that a change to the principal location of the vehicle could result in a change in

St. John BA expanding expanding ear, nose and throat services

By **Laura Crutcher**
Staff Writer
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"We want people in Broken Arrow to know we have a whole program of services," said Dr. Ronald Mark Guy, M.D., F.A.C.S.

Guy, who is moving along with his partner, Dr. Mindi Bull, D.O., to the 3rd floor of the St. John Broken Arrow Medical Building in two weeks to a nearly 6,000 square foot office space.

The two ear, nose, and throat (ENT) specialists have 25 years combined experience in otolaryngology and treat patients of all ages. They will be joined by two more in the same service line and continue providing an array of

treatments, including allergy testing, audiology and surgery on the throat, sinuses, vocal cords, ears and nose.

The doctors also perform facial reconstruction after traumatic accidents or cancer, and provide ear tubes, biopsies, and outpatient balloon sinuplasty (to open sinuses).

They are in surgery a couple times every week.

"A lot of people don't understand all that ear, nose and throat doctors do," Guy said.

St. John itself is a full service community hospital, meaning that those living in suburbs can receive high quality care in cardiology, emergency services, general surgery and orthopedics.

The decor is welcoming and col-

ors warm, not stark or institutional.

Guy and Bull are members of the St. John Clinic, which employs approximately 400 doctors. St. John Clinic represents family medicine, internal medicine, ENT and maybe other specialties, retaining the hospital as a home base.

Additionally, they have satellite clinics, which means the doctors move about a bit, holding some hours at the other clinics: one at Owasso and one at Broken Arrow.

Jason Ervin, marketing specialist for St. John Broken Arrow, Owasso and Sapulpa, said, "St. John Broken Arrow combines the resources of St. John health system with the convenience of the community hospital."

Literacy fundraiser features author trio

From Staff Reports
news@baldedger.com

Three favorite authors are helping raise money and awareness for Tulsa

City-County Library's Ruth G. Hardman Adult Literacy Service. In conjunction with National Literacy Awareness Month, Tulsa City-County Library

and the Tulsa Library Trust are offering "Chapters: A Casual Evening of Books, Bards and Bites" 6:30 p.m., Friday, Sept. 5, at the Hardesty Regional Library, 8316 E. 93rd St. The cost is \$50 per person.

Attendees may enjoy food and wine from some of the area's favorite restaurants while listening to authors David Berg, John

most recent novel is the renowned, critically acclaimed "Help for the Haunted." He appears as a book critic on NBC's Today Show, and his essays have been published in The New York Times and Washington Post. He has a master's degree in creative writing from New York University and lives in New York City.

Yadon is the author of

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courses per term as a full-time student at an accredited college or university and meet certain academic qualifications. Also, drivers under the age of 21 who complete a driver education course may be eligible for a policy discount. Going away to school is an exciting time for both students and their parents. Making sure you've got the right insurance coverage can help you protect your assets as you invest in your child's future. We're happy to discuss your coverage and options — just give us a call or stop by!

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designer, Faudree also was a published writer, and a past presenter and ardent supporter of "Chapters."

Berg is the author of more than 100 political, legal, and personal essays and articles which have appeared in national publications such as The New York Times and Newsweek. He has written two books, including most recently "Run Brother Run: A Memoir of a Murder in My Family." Berg also is a trial lawyer who has tried virtually every kind of case from murder to patent infringement and at 28 became one of the youngest lawyers to argue before the U.S. Supreme Court.

Searles is the author of the national best-sellers "Boy Still Missing" and "Strange but True." His

and arbitrator. A direct descendent of relatives of the Younger gang, Yadon became captivated with American history, specifically the Southwest, while pursuing his undergraduate degree.

He has been interviewed for his expertise on numerous television and radio programs, including National Public Radio and "Chronicles of the Old West."

Yadon frequently updates his "American Outlaw Chronicles" book blog, a site dedicated to law enforcement in the American West.est.

Authors' books will be available for purchasing with a portion of the proceeds benefiting the literacy service. Call 918-549-7494 for information about "Chapters" or to make a reservation.

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