

Are you prepared for a **DISASTER?**

We are very busy in our day-to-day lives and day-to-day tasks. We easily ignore the many risks we face. Have you thought of what would happen if a pipe or water heater busted and flooded your home, or, in my recent case, one of my office suites? Do you have the right insurance? Is the deductible too high? What data could you lose if your computer got wet and shorted out?

My tenant and I had to work through this recently. Five a.m. I was called by my tenant to find that water was gushing from the ceiling. It was not raining outside.

I rushed to get to the office, took a quick look at where the water was coming from and climbed into the attic and shut the water valve to the water heater off. Lucky for me the valve worked. I have been in situations where the valve was stuck. It was great fun. (Sarcasm)

We had an inch or more of water in the entire office suite and a small amount of water seeping into the next suite. I contacted my agent, who was awake and took my call early in the morning. She gave me a name of an individual who owned a remediation company. He showed up within an hour of the call. His employees began to show up and started cleaning up the water.

My tenant lost one monitor but luckily did not lose any PCs nor the server. As we all know loss of data can be disastrous if not very

costly. The office took five days to dry out with the use of fans and de-humidifiers after the water was vacuumed up. The plumber was there on the first day and had the water heater replaced on the next.

The take away:

Look around at your office or home and determine what risks you may face in the event of a water pipe or water heater failing. Even worse, a fire. Make sure you have adequate insurance. Also, make sure you can afford the deductible in the event you have a claim.

Make sure you have a backup of your data. Preferably a dual back up, one on site and one in the cloud, encrypted. Make sure your electronics are not on the floor. Also, make sure neither the power supplies nor isobars are on the floor. My tenant had two PCs on the floor. Luckily, only one isobar strip shorted and took out a monitor.

Check the age of your water heater. If you are not sure if it is too old, contact and consult with a trusted plumber.

If you are a renter and you rent your home or your office, purchase renters insurance. It is cheap and it will cover your valuables and protect you from liability for incidents caused by your negligence.

Take time now to be sure you can withstand a disaster. **A**

– Corey Callaway, investment advisor representative at Callaway Financial Services

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