

# Renter's insurance 'important for students'

BY JAMIE SUHR  
Staff writer

Renter's insurance isn't something many students think about when moving into a new house or apartment, but experts say the extra security can be valuable in an emergency.

"It's something students should have," said Nancy Davis, office manager at Allstate Insurance, 2700 N. 27th St.

Still, many students are unaware of renter's insurance and how it works.

Most students are covered under their parents' homeowner's insurance if the students are under the age of 25 and enrolled full time.

If students are not covered by their parents, they can go to any insurance company and apply for coverage.

Renter's insurance covers losses incurred from offenses such as theft,

fire and vandalism.

Renter's insurance is available in two forms — one insures the property according to its purchase price, and the other funds the loss at its current market value, or blue book value.

David Thiel, property and casualty policy analyst for the Nebraska Department of Insurance, said blanket policies that cover specific dollar amounts also are available.

These blanket policies cover items such as compact discs, televisions and appliances. Coverage for items such as jewelry is limited in most policies and must be additionally insured, he said.

"It's important for students to make sure they're insured enough," Thiel said. "If you get a \$10,000 policy and realize, 'Hey, I have \$15,000 worth of stuff,' just bump it up."

Thiel said apartment complexes only are responsible for the buildings themselves, not any personal items inside. Apartments cover damages when they are found negligent of

building upkeep.

Abby Barnes, a senior elementary education major at the University of Nebraska-Lincoln, said her parents' insurance did not cover her.

Barnes said she paid \$100 a year with a \$250 deductible for a \$10,000 policy that also covers personal injury.

"My sister had a fire in March, and since she had renter's insurance, she had everything replaced," Barnes said. "It also covers moving in, so if I damaged anything moving into my apartment, I could replace that, too."

Some college students believe the chances of their houses being broken into are slim and opt not to get the insurance.

"I don't feel I have a need for it," said Cameya Ramirez, a UNL junior criminal justice major. "I don't think anyone will break in. I have security locks at my apartment."

The university does not provide coverage for students living in residence halls, said Doug Zatechka,

## Keep It Safe

- Take an inventory of everything you own, including stereo equipment, CDs and clothing.
- Determine approximate replacement costs and keep track of purchase dates.
- Ask about discounts. Appliances, security systems, dead-bolt locks and burglar alarms may get you a cheaper rate.
- Ask about additional coverage for high-value items such as jewelry and computers.
- Determine which type of coverage you need. Actual cash value policy covers the replacement cost of the property.

Source: BusinessWeek

MATT HANEY/DN

UNL housing director. Many students are covered by their parents while living in residence halls.

"I advise students to get with their parents and check the parents' policy to see if the student is covered. Most homeowner's insurance covers the student," Zatechka said.

Thiel also had a warning for stu-

dents living in an apartment or house: Just because your roommate is insured doesn't mean your property is covered.

"Renter's insurance only pertains to your stuff, not your roommate's," he said.

"If he doesn't have renter's insurance, you cannot cover him."

## Drought brings UNL center to spotlight

Organization stresses preparation, the creation of 'drought plans'

BY BECKY JACOBSEN  
Staff writer

The National Drought Mitigation Center at the University of Nebraska-Lincoln was a communication hot spot this summer when the worst drought of the century hit the northeastern United States.

The center got a workout as newspapers and television stations from across the country called to get drought information throughout the summer months.

Mark Svoboda, climatologist at the center, said at the height of the drought this summer, the center fielded around 150 to 200 calls in one month.

Specialists at the center help institutions develop and implement measures to reduce regions' vulnerability to drought.

The specialists at the center — which is the only one of its kind in the world — stress preparation and risk management when it comes to dealing with a drought.

The center was formed in 1995 with a grant from the U.S. Department of Agriculture.

The center receives calls from all over the world, including Brazil, Mexico, Chile, Argentina and

Africa, as well as much of the United States and many tribal governments, Svoboda said.

Don Wilhite, director of the center and an agricultural climatologist, said interest in the center is growing. He said many countries have shown interest in modeling new centers after UNL's center.

A new instrument — the Drought Monitor — highlights emerging trouble spots for state and federal agencies and can help reduce the effects of drought, Wilhite said.

The tool was introduced to the center Aug. 11, and can be accessed on the Internet at <http://enso.unl.edu/monitor/>.

The monitor is primarily designed for drought and water planners and policy-makers and measures drought factors such as rainfall, heat and soil moisture.

The Web site works as an information clearing-house, receiving an average of 100,000 hits a day, Wilhite said.

Wilhite said the site is updated by different people scattered around the country. These people measure changes in precipitation levels. The map rotates every month.

The center has won

three international and one national award for the site.

Svoboda said droughts are tough to predict, so the new instrument would probably have not helped prevent the devastating drought that hit the northeastern United States this summer.

According to the center's Web site, the impact of drought is so widely spread that it is difficult to come up with financial estimates of the damage.

The hardest hit areas in the United States included West Virginia, Virginia, New Jersey, Maryland and the eastern parts of Pennsylvania, New York and North Carolina.

Svoboda also said most people don't realize the extent of damage droughts can cause.

Svoboda said states are looking to approach the drought problem in a different way.

"Many states are revisiting their drought plans to figure out a way to respond to the situation in a proactive way instead of reactive," Svoboda said. "We want to help states develop plans to mitigate drought."

## Death penalty panel to meet

From staff reports

The Nebraska Crime Commission will meet today to discuss details of its coming study of Nebraska's death penalty.

This study, commissioned by the Legislature last May, will look at data on hundreds of homicide cases as well as signs of unfair administration of the death penalty.

The meeting is open to the public and will be held from 11 a.m. to 1 p.m. at the Crime Commission office, fifth floor, Nebraska State Office Building, 301 Centennial Mall South.

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## American, Canadians kidnapped in Ecuador

QUITO, Ecuador (AP) — An armed band has kidnapped an American and seven Canadians who were working on an oil project in Ecuador's eastern jungle near the Colombian border, Ecuador's military said Sunday.

They also kidnapped four European tourists visiting Ecuador's Cuyabeno ecological reserve.

The workers were installing a pipeline in the province of Sucumbios, 30 miles from the Colombian border, and were being guarded by Ecuadorean soldiers when they were ambushed Saturday by about 25 armed assailants, regional commander Col. Luis Ramirez told The Associated Press.

He said one Ecuadorean soldier was killed during the attack, which ended with the armed group taking the American and Canadians hostage.

Ramirez said the hostages were employees of a Canadian contracting company, United Pipelines Systems, working under contract from Canadian-based City Investing oil company.

He identified the American as Leonard Carter, 23, but did not know his hometown.

The Canadian oil workers were identified as Harry Mayer, 47; Steven Bren, 23; Neil Barber, 33; Collin Fraser, 30; Raft Pumber, 34; Brad Scheler, 22; and Gran Ranking, 30 — all from the Edmonton area.

An eighth Canadian, identified as

Mark Shaw, was rescued by Ecuadorean armed forces, according to a military press release.

Ramirez said that soon after the attack the armed group set up a roadblock on a nearby jungle highway, where it stopped approximately 15 vehicles and took hostage a Belgian woman, identified as Sabine Roblain, and Spanish citizens Jesus Maria Magunagoicochea, Ander Mimenza and his sister Maria Jesus Mimenza.

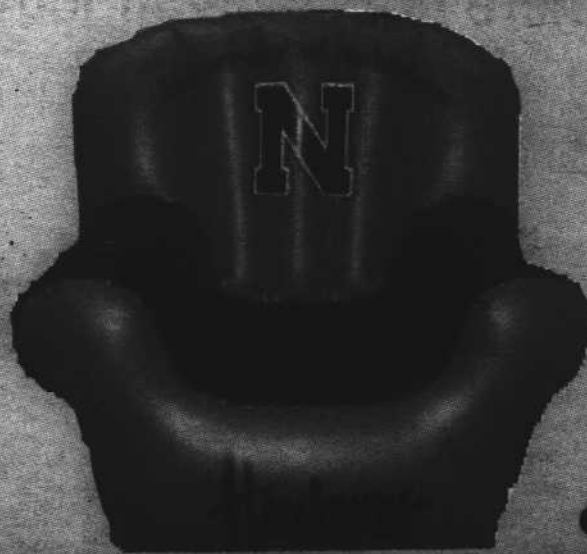
A source close to the oil workers said on condition of anonymity that the European tourists were instructors from the Latin American Radio Broadcasters Association.

An Ecuadorean police officer also was detained and disarmed at the roadblock, but was released unharmed, Ramirez said. Military officials said they were investigating whether the kidnappers were leftist rebels who had crossed over from Colombia.

Ramirez said the kidnappers, all heavily armed, had strong Colombian accents and that their faces were covered by camouflage paint. No ransom demand had been received as of Sunday evening, military officials said.

A spokesman for the Foreign Affairs Department in Ottawa said: "We, of course, do not negotiate with terrorists, but we will work with the Ecuadorean military to see what can be done."

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