

## AERF Gives Timely Assistance to Pilots and Their Families

By Lynn Konwin, ALPA Senior Communications Specialist

Some of us will remember 2011 as an unforgettable year due to the wrath of Hurricane Irene. By the time Irene hit the southern U.S. coastal state of North Carolina, its mega-force winds of up to 85 miles per hour pummeled everything in its path.

For Capt. Steve Hall (Piedmont) and his family, of New Bern, N.C., the power of Irene's wrath devastated not only their home, but also their lives, suddenly removing any semblance of normalcy as they knew it. "When the hurricane hit, it felt like the entire house was moving," says Hall. Located in a national historic district, the 91-year-old house was Hall's pride and joy. He spent numerous hours and

invested his savings to refurbish the interior. Irene's wrath came suddenly, leaving little time to get out of the house.

The Halls found themselves trapped inside for nearly half a day. "A number of trees fell around the house, making it impossible to get out until emergency crews arrived," remembers Hall. "I was depressed beyond belief that most of my hard work had been destroyed in a matter of a few days. I never imagined that wind and water could cause so much damage." For many of us, seeing hurricanes and tropical storms on the news is a weekly occurrence, but for Hall, he never realized how bad it would be until that last minute. "We were totally unprepared," Hall says.

The Halls were faced with the overwhelming task of having to rebuild much of



**Capt. Steve Hall (Piedmont) with his family.**

their home. To their dismay, insurance coverage would not be enough to take care of everything. Hall went to FEMA and local organizations for financial help but was turned down. Unsure of what to do next, he was told about ALPA's Emergency Relief Fund (AERF). "We don't know what we would have done without it." Hall applied for AERF assistance and received an immediate response. It was the quick action from AERF that gave the Halls the financial boost they needed to begin reconstructing their damaged home and to find temporary shelter. "AERF came through when we needed it most," says Hall.

AERF assistance is administered by three pilot volunteers: Capt. Mike Bowen (Continental), AERF president, and Capts. Christine Gromek (United) and Ed Lowry (ExpressJet). Bowen and the other AERF directors urge pilots to study their insurance policies well before a crisis hits. "We cannot stress enough the importance of members checking their insurance coverage regardless of where they live to be certain they understand what their policy covers and does not cover, most notably wind, rain, and flood damage,"

Bowen says. "Then be sure to set aside funds to cover potential deductibles, as they vary widely depending on the type of claim."

Hall agrees that whether or not you live in a high-risk area, you should come up with a good plan and follow it. "Find out where the local shelters are ahead of time before the power, Internet, and phones stop working," says Hall. "And don't buy a bunch of food—buy a generator and some gas instead."

In coastal Carolina, all but two companies have stopped writing policies, and only one will write a policy on a house older than 40 years, according to Hall. With wind and hailstorm deductibles ranging from 2 to 5 percent, he recommends shopping around in the spring for insurance, as companies will not write or modify policies while storms are on the water. "Plan on insurance not meeting your needs, and get additional insurance, if possible," says Hall. In most cases, the Fund cannot cover insurance deductibles.

Since its inception in 2005, AERF has distributed \$226,169.94 to pilots who applied for and received financial assistance. For information on the Fund, visit [www.alpa.org/relieffund](http://www.alpa.org/relieffund).

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