



Sublette County Hospital District Director of Nursing Vicky Marshall, left, presents Molly Landers with her DAISY Award for Extraordinary Nurses.



Registered nurses of the Sublette County Hospital District pose with Molly Landers, center, at a celebration for her DAISY Award. Not pictured is Shelli Davis of the Sublette Center.

COURTESY PHOTOS

Nurse Molly Landers earns DAISY Award

SUBLETTE COUNTY – Molly Landers was recently honored with the DAISY Award for Extraordinary Nurses. That award is part of the DAISY Foundation’s programs to recognize nurses.

Landers is currently the trauma program manager for both Pinedale and Marbleton clinics. Multiple submissions nominating her noted her passion for patients and ability to “tackle anything that walks in the door.” She was recognized for being

a life-long learner, earning certification in cardiac life support, pediatric life support, burn life support and an emergency nursing pediatrics course. One nomination form submitted by a veteran still suffering from the effects of Agent Orange praised Landers’ compassion and commitment to fight for his care.

“Molly is so caring and down to earth, she immediately puts you at ease,” one nomination said.

Coworkers, including front desk staff and EMS, nominated her for her kindness, willingness to answer questions and commitment to patients.

“Molly is amazing. She’s exceptionally hardworking, learns quickly and has attention for detail,” Sublette County Hospital District Director of Nursing Vicky Marshall said. “She started with me in the ER with a trial by fire and she hasn’t looked back.

Hospital district administrator Dave

Doorn said, “Molly is a valuable member of our team and is very deserving of this award. She makes a positive impact on the lives of her patients and her coworkers.”

Landers now joins a list of DAISY Award winners from Sublette County including Amanda Maxam, Amy Deeds, Julie Woolwine, Leslie Hagenstein, Katie Hoffman, Vicky Marshall and the Public Health nurses – who received the award last year for their work during the pandemic.

INSURANCE

Most homeowner's and renter's policies do not cover flooding.

Spring runoff can result in considerable flooding in parts of Wyoming. Flooding is the most frequent and most expensive natural disaster in the U.S. Annually, floods cost our nation approximately \$8.2 billion, yet, a 2018 poll found that only 15% of Americans have flood insurance. The Wyoming Department of Insurance (DOI) offers this information to help you better understand flood insurance, your risk, and what to do in the event of a flood.

What is flood insurance?

The most important thing to understand about flood insurance is what it is and what it isn't. Flood damages are **not typically** covered in most homeowner's and renter's insurance policies. Flood insurance is a separate type of coverage you can buy from an agent, directly from a private insurer, or from an insurer participating in the National Flood Insurance Program (NFIP) managed by the Federal Emergency Management Agency (FEMA).

Contact your insurance provider to learn more about flood insurance, to learn if your community participates in the NFIP, or to get a quote. If your community doesn't participate in NFIP, ask your agent or insurer if there are any private insurance options available to you or if they can refer you. As with any other type of insurance, shop around and compare coverage and premiums before you purchase a policy.

It is worth noting that recently, NFIP implemented its "Risk Rating 2.0" system to calculate premiums for policyholders. This new rate schedule allows premiums to be based on the property's individual flood risk rather than a national average, which could save some Wyoming policyholders quite a bit of money. In fact, NFIP projected that 561 Wyoming poli-

FLOODING NOT COVERED ON MOST POLICIES



staying in your home during a flood, go to the highest level. If you are outdoors, move to higher ground and take shelter if necessary.

- **Prepare your home.** Move items you want to protect to a higher floor and turn off electricity.
- **Store your insurance information in a safe place.** Regularly update your homeowner's or renter's insurance policies and maintain a home inventory of your possessions. Keep track of records and receipts.
- **Keep insurance agent and/or company contact information handy.** Contact your insurer as soon as possible when it is safe to do so. Your policy may require you to notify them within a certain time frame.
- **Take pictures of any property damage.** Try to prevent further damage by cleaning and drying wet items.
- **File a claim.** Contact your insurance company to formally file a claim. Most companies have toll-free numbers that are designed to handle new claims. If you need assistance finding a company contact, call the DOI at 1-800-438-5768 for assistance.
- **Beware of fraud.** Protect yourself by getting more than one bid from contractors and requesting references. Ask for proof of necessary licenses, building permits, commercial insurance, and bonding. Record the contractor's license plate and driver's license numbers and check for complaints with the Better Business Bureau (BBB).

About the DOI

The DOI protects Wyoming's insurance consumers by monitoring insurer financial strengths and weaknesses and by regulating the market conduct activities of insurance companies and insurance agents in Wyoming.



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