



Skirting Disaster

By LYNN PHILLIPS | AUGUST 18, 2010, 11:00 AM

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As many Americans learn to their dismay, even some “named perils” aren’t covered by their insurance contracts. Example: Any policy you buy after a hurricane receives its moniker (e.g., Katrina) probably excludes it. Happily, fall’s trends protect your assets when an insurer’s fine print won’t.

Excluded Peril Oil spill trashes time-share.

Protective Trend Insane black feathers.

Wear Lanvin’s avian jacket to perform your heartbreaking Dance of the Sullied Pelicans for wealthy donors. Success as society fund-raiser gets you free weekends on the Vineyard.



Don Ashby



Corbis; Don Ashby

Excluded Peril Balky camel causes fractured femur.

Protective Trend Starkly skewed hemlines.

Don’t cut up your pricey pants legs. Rag & Bone’s one-legged skirt stylishly accommodates your cast, saving you enough cash to pay for X-rays.

Excluded Peril Pilot strike cancels your shuttle.

Protective Trend High-heeled hiking boots.

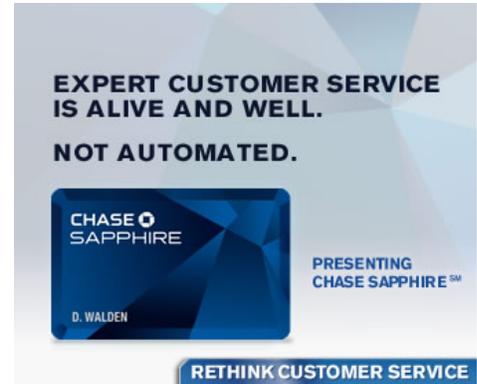
Thanks to Tory Burch’s clever take on this trend, you won’t need your travel insurance company to buy a new ticket. You can hike home.



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Excluded Peril Political unrest traps you in Beijing bar.

Protective Trend Intriguing double-agent red.

Maison Martin Margiela's raucously red pantsuit lets you pass as fiercely Maoist or sedately Republican. Sell state secrets over Singapore Slings until you redeem the price of your missed flight.



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Excluded Peril Volcanic ash clouds ground you in Ice Hotel.

Protective Trend Sumptuously shaggy shins.

Chanel's cold-weather ensemble attracts sensitive lovers concerned about shrinking polar bear habitat. One look at your faux fur boots and their arctic poles melt. Who cares that your plane won't fly, if time will?



Corbis; Don Ashby



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Don Ashby; Corbis

Excluded Peril Hurricane forces mass evacuation.

Protective Trend Sleekness.

All things roll right off this ferocious overcoat from Céline. When you're threatened with bad weather and anarchy, imperviousness beats insurance any day.

Excluded Peril Earthquake trashes your iPad.

Protective Trend Armed-services camo.

Enlist Junya Watanabe to disguise you as a G.I., early Madonna or both. Charm the Glock off Sean Penn as he helps the U.S. Army help the victims. Tweet about your NBF until "Project Pennway" deal lets you buy iPads for all.



Don Ashby



Don Ashby

Excluded Peril Arrested in jewelry- or drug-smuggling shakedown.

Protective Trend Psychedelic Nordic patterns.

Local warlords take one look at your Givenchy sweater and experience acid flashbacks. They offer to give you jewels and drugs.

Excluded Peril Apocalypse threatens your moxie.

Protective Trend Bulk.

Losing your ability to view catastrophes as challenges? Avoid costly nervous breakdowns. Comme des Garçons makes the padded cell of the '50s as portable as a smartphone. Generate income as you heal!



Don Ashby; Corbis

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