

Preventative Maintenance To Save Homeowners Money



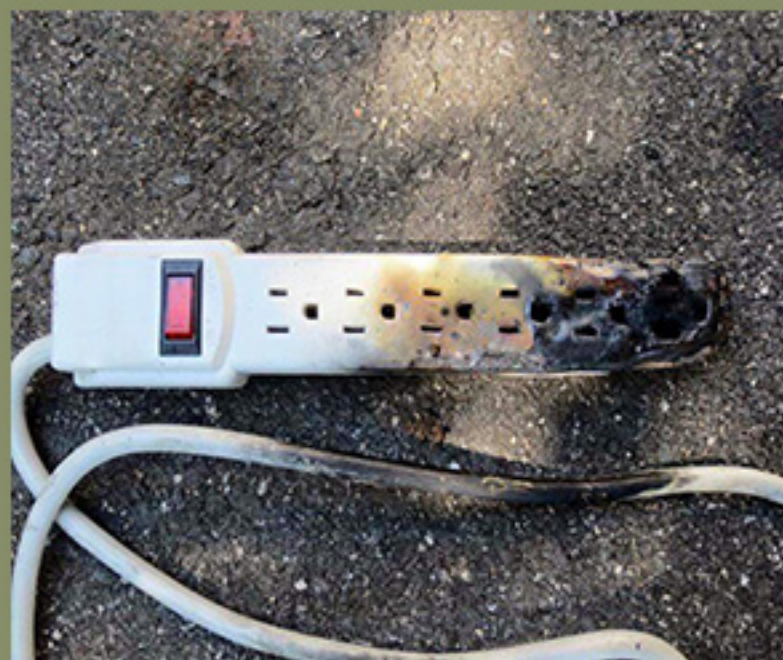
INSURANCE COMPANY

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We look forward to the coming of cooler weather all year long. Pumpkin spice lattes, cozy sweaters, family gatherings and rich, delicious food calls our names as we move into the brisk months of November, December and beyond. But the cooler weather also brings dangers, weather and non-weather related, and even unexpected fires, which can be very expensive.

But if you, like most people, are looking to avoid unnecessary home insurance claims and the deductible costs that come with them, we're here to help. This mini guide will offer a range of tips for keeping your home and your family safe throughout the cooler months, and see you through to spring with the least chance of needing to use your home insurance and rainy-day budget. Ready? Let's get started.



Non Weather Related Damage

Non-weather related water damage is associated with things inside your home that are not directly caused by storms and other direct severe weather damage. Although you might assume nasty weather would be the biggest culprit in the most common claims, that's actually not the case. In fact, these types of home insurance claims top the list.

Water heater damage is big. We use hot water more during the cold months than any other time of year, and the extra stress can cause damage if you don't regularly clean it out to prevent buildup. Avoid the expense of replacing a water heater and potential damage that can occur by inspecting your water heater for leaks or corrosion around the base and inspecting plumbing connections, which could be signs of potential trouble.

It doesn't happen too often, but we do get some hard freeze days during winter in parts of Florida. Whether it's from corrosion or freezing temperature, water damage from broken pipes is also an issue. A broken pipe outside can cause issues with water pooling around a foundation. Pipe bursts inside will cause water damage and rot to cabinets, flooring, valuables, and more. Broken pipes are always a very unpleasant surprise that is difficult to fix in an emergency. Here are some tips to prevent this kind of damage.

1. Check pipes under sinks and around home for visible signs of leaks or corrosion.
2. Protect pipes with insulation material that can be found at your local hardware store and easily installed yourself.
3. In freezing temperatures, leave cabinets open around sinks that are on exterior walls of your home to allow warm air to reach the pipes.
4. Disconnect your outdoor hoses from the hose bibs so that they can drain properly and not freeze.
5. When possible, consult with licensed plumber for an in depth inspection of potential issues.





Weather-Related Damage

Damage caused by a backup of water in a home's gutters is high on the list of issues that result in homeowners insurance claims. The primary purpose of the gutter is to channel water away from your home. If they are clogged and can't do the job, water can pool up around the foundation, possibly causing structural issues. Water that builds up can also cause the fascia around the roof causing leaks and leading to a whole new set of problems. If water and moisture get down in the walls of your home, it can cause harmful mold to build up, which has to be removed. The cost of eradicating mold to a homeowner can be anywhere from \$500 - \$5000, depending on the severity. Excess moisture around the inside of your home can also be a prime nesting area for harmful insects which can do their own damage.

1. Check gutters occasionally, especially after heavy storms to ensure they are clear of leaves, sticks and other debris.
2. Always wear gloves to prevent injury from debris and sharp edges of gutters.
3. If you are going to use a ladder to do it yourself, be sure to tell someone where you are going and get help if possible.
4. Use inexpensive special tools available at local stores such as extension brushes and telescoping attachments for vacuums and leaf blowers if you are uncomfortable with ladders.
5. When possible, consult with a professional to ensure the project is done correctly and safely.



Fire Damage

Fire damage is typically the most costly of home insurance claims, not to mention the most devastating for your family, and are extremely relevant when transitioning from the warmer to cooler months. They're expensive, too! The average cost of fire damage for a home with sprinklers is \$2,950; for homes without, it's a whopping \$45,109. You usually hear about fire risks associated with stoves, plugging too many things into one outlet, etc...but what about the potential fire that can come from improperly maintained heat & AC unit?

The National Fire Protection Association estimates that around 7,000 home fires per year are related to heating and cooling equipment. This causes over \$200 million in damage per year. The leading factors with heat & AC units are mechanical and electrical issues and the typical heat pump system in Florida has to work twice as hard in extreme temperatures, so it needs some extra attention. As we switch from AC to heat, we need to make sure that the units are ready to operate safely and efficiently. Dirty and corroded coils, clogged air filters and ducts, or faulty thermostat wiring can be causes of fire, which can be prevented. Also, if your unit is not efficiently heating your home, it will lead a lot of people to then break out space heaters for areas that are colder, which obviously causes a whole new set of fire causing factors.

1. Schedule regular maintenance of your unit at least once per year to check for mechanical and electrical issues.
2. Only use cleaners specifically designed to clean the coils of the unit.
3. Replace air filters at least every 2 months.
4. Clear the area around the outside unit from any vegetation and debris too close.
5. Use a normal household vacuum to clear vents and duct areas.



The Bottom Line

The takeaway from all of this is that the possibility of you having to file an insurance claim this season should be taken seriously. Making sure your home maintenance is up-to-par as the cooler weather approaches should be at the top of your priority list. Of course, even the most prepared homeowners can face disaster but with the tips mentioned above, you will be able to significantly lessen your chances.

It's extremely important that you know the ins and outs of your home insurance policy to make sure you are protected in case a casualty happens to you and your family. If you're buying a new home or if you are in the process of getting new homeowners insurance, talk to a Southern Oak insurance agent and see what we can do for you. We are more than happy to help you figure out how to stay safe and protected this winter and all year round.

