

SERVING YOU FIRST...



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IS YOUR HOME PREPARED FOR WINTER???

Snow or ice is the fifth leading cause of homeowners' insurance claims. Also, according to the Insurance Information Institute, the average homeowners' claim for water damage and freezing is a whopping \$5, 531. Follow these tips to protect you and your home from serious financial liability:

— Prevent Ice Dams

An ice dam is a build-up of ice that blocks water drainage from the roof and the gutters. Ice dams can cause leaks from ceilings and wall that can ultimately lead to mold and other problems. To prevent ice dams, remove

leaves, sticks and other debris from gutters or install gutter guards (available in most hardware stores) that will prevent debris from getting in the gutter and interfering with drainage.

— "Watch out for that tree!"

Trees and branches weakened by snow, ice and wind can snap and seriously hurt a person on your property as well as cause serious damage to your home or car. Trimming trees and removing dead branches can help prevent serious damage and injuries.



EMERGENCY/SURVIVAL KIT

Don't forget to carry an emergency kit in your vehicle during the winter months; it could save your life. A survival kit should include:

1. Scraper and brush
2. Shovel
3. Booster cables
4. Sand, salt, or kitty litter (to free your vehicle if it's stuck)
5. Traction pads or pieces of old carpeting
6. First aid kit
7. Flashlight
8. Flares
9. Extra fuses, radiator hoses and fan belts
10. Blankets, sleeping bags or extra winter clothing (for warmth)
11. Tow line or chain
12. A supply of non-perishable foods such as chocolate bars, instant soup, tea or coffee
13. A tin can and matches or lighter and candles to melt snow (never use melted snow as a substitute for drinking water; plus, a single candle can warm an empty full-sized sealed car by 4.5 degrees)

story continued on reverse

SERVING YOU FIRST...



Are you prepared for winter? (continued from front)

— Roof Care and Repair

High winds, snow and ice can damage a roof. Check the structural ability of the roof to sustain unusually heavy loads from the accumulation of snow and ice. After a heavy storm, check for water stains in the attic and on any overhangs. Lastly, repair or replace split or loose shingles and fix any leaks.



PREVENTING FROZEN PIPES

You can prevent frozen pipes by following these tips:

- Keep the inside temperature of your home at 65 degrees or warmer.
- Wrap heating tape and/or standard insulation around pipes wherever possible.
- Look for pipes with cracks or leaks - they freeze first.
- Keep cabinet doors open during cold spells to allow warm air to circulate around pipes (particularly in the kitchen and bathroom).
- If you're leaving home for several days, turn off the water completely and drain the pipes, or keep water dripping through one or two faucets, as moving water prevents freezing. However, if you are leaving your home for an extended time, plan to turn the water off. It also helps to have someone check your home every day while you are gone.
- If your pipes do freeze, quickly shut off the water and immediately call a plumber.



PREVENT WINTER PERSONAL INJURIES

Homeowners are liable for any injuries that occur on their property. Keep kitty litter, sand or rock salt on hand to sprinkle over frozen driveways, walkways or sidewalks. Additionally, ensure that your outdoor steps and guardrails are in good repair to prevent injuries from falls on ice.

DRIVERS UNAWARE OF WINTER SAFETY RULES

A survey reveals many drivers are stumped when it comes to proper safety procedures for winter weather driving. Of the more than 5,000 licensed drivers surveyed across the U.S., several startling facts emerged regarding competency during frozen or snowy conditions:

- 46 percent were unaware their gas tank should be at least half-full to continue providing heat in case of emergency.
- 38 percent didn't know driving while using cruise control, even in clear conditions, could be dangerous.
- 24 percent didn't know to turn the wheel in the direction of the skid.

One of the most significant misconceptions revealed in the survey was in regards to vehicles equipped with four-wheel drive. While four-wheel drive helps with traction in snow and ice, it does not replace good driving practices and taking the right precautions to stay safe. Nevertheless, the survey showed that 70 percent of drivers may exhibit a false sense of security when driving in snowy weather if their vehicle was equipped with four-wheel drive.

^ What This Symbol Means to You

There is a difference in where you buy your insurance. Many don't realize there are three sources for insurance:

1 CAPTIVE AGENTS

who can sell you the insurance of only one company.

2 TELEPHONE & INTERNET REPRESENTATIVES

who can offer you the insurance of one company only on the telephone or via computer.

3 INDEPENDENT INSURANCE AGENTS

like us — who represent many insurance companies. We research these firms to find you the best combination of price, coverage and service for all your insurance needs.