

DON'T GET FLOODED OUT !



Water problems are not only expensive to repair but can cause a great deal of inconvenience and lost time. Each year, we have many policyholders who suffer a water damage loss due to rusted out water heaters, worn out washing machine and dishwasher hoses, bad ice maker connections and busted pipes. Many of these losses can be prevented by making a few quick and simple checks. We suggest doing the following every six months:

- Look around the base of your water heater. If you notice rust spots and seepage, it is likely time to replace your water heater.
- Check your washer and dishwasher hoses and their connections. The rubber should be soft and there should be no signs of seepage. To be safe, replace your washer hoses every six years. *Consider using high quality stainless steel mesh hoses.*
- Check your refrigerator ice machine connection. Like most dishwashers, many ice machines are connected under the sink. Again, looking behind the refrigerator, check for seepage or leakage at the valves and hose connections.
- Check for leaks, good connections and condition of both plastic and copper lines.

*If you discover a water problem get it stopped, clean up the water and call your agent right away. If you can't reach your agent, call us at **800.824.9555**. Remember that if repairs are made before our adjuster gets to see the damages, we may not be able to pay your claim. Your policy requires that we be given an opportunity to inspect the damages before any repairs are made and before any contractors are hired.*



GOT TREES?

Trees can cause extensive damage. Age, drought, wind, and rain can cause trees to become compromised and are more likely to damage structures - including houses, fences, and outbuildings.

You should know, if a tree on your property falls onto one of your insured structures, your policy may only provide up to \$500 to remove the tree and get it onto the ground. It does not pay for loading and hauling off the fallen tree. If you have trees that threaten your structures, you should consider trimming or cutting them to prevent costly and inconvenient removal and repair.

If you have any questions, please speak to your agent. Also, please refer to the 'Incidental Property Coverage' section in your policy.

VANDALISM, VACANCY & UNOCCUPANCY... WHAT YOU SHOULD KNOW

Vandalism is defined as the intentional and malicious destruction to the property of others. According to case law, an intentionally set fire to a dwelling falls into the category of vandalism (not fire) and is limited by the policy endorsement language. You should do all that is possible to protect your dwelling from any type of criminal activity.

Standard language in the dwelling fire policy states that vandalism is a covered peril. The standard policy language then excludes the peril when the dwelling has been vacant for 30 or more days preceding a loss. In case of vacancy, Farmers Mutual of Tennessee can add the **FMT-FL-241** endorsement which restores the peril but limits any settlement to a maximum of \$3,000. *Refer to this endorsement for specific wording and contact your agent if you have any questions.*

Vacancy and Unoccupancy. Coverage is reduced when dwellings become vacant or unoccupied without the company's knowledge and consent. Please pay special attention to the following sections contained in form **FMT-555 "Mutual Policy Provisions"** of your policy package.

- Special Coverage Reduction in the Event of Vacancy or Unoccupancy
- Vandalism
- Insured Premises Limitation

Please contact your agent immediately if your dwelling becomes vacant or unoccupied.



DO YOU OWN RENTAL PROPERTY?

If you rent a home to others, the law now requires that you advise your renters in writing that you will not be responsible for, and will not provide fire and casualty insurance to cover their personal property or to defend them against liability claims. Failure to do so may leave you responsible for their losses and claims. The law also requires smoke alarms in all rental units.

The best means of giving the notice may be to utilize the words of the statute itself. The notice may be included on a separate piece of paper signed by the landlord and with a line for the tenant to sign showing he and/or she has received the notice. If there is a written lease agreement, the notice should be included in the contract, probably in some kind of **bold print** where it will stand out.

To view the statute, visit www.tn.gov and search "Landlord and Tenant Act".