

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 provides 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.