

When Your House is Home Alone

When the family is gone, your house is really home alone.

A lonely house stands at greater risk as an open invitation for the wrong kind of company. Burglars view an unoccupied house as an “easy mark” since days or weeks can pass before the crime is even discovered.

Consider steps to make sure you don’t advertise your absence. What can make an empty house look occupied? General suggestions include:

- Arrange for pick-up of mail, newspapers, and parcels or make sure they aren’t delivered.
- Lock all windows and doors and close the curtains.
- Set fire and burglar alarms and be sure your security company knows of your absence.
- Let a neighbor or trusted friend know the timing of your plans so they can check outside and inside for damage after storms, for power outages, water leaks or break-ins.

- Set timers for lights to give the appearance that the house is occupied.
- Don’t “broadcast” your absence to people you don’t know or advertise that you are going to be away on social media (Twitter, Facebook, etc.) Friends of friends that can see your postings aren’t always your friends.

- Mow the lawn shortly before leaving and keep a car in the driveway if possible.

There is no way to completely eliminate dangers for your house and property while you are gone. But with planning, you can reduce risks when your home is home alone.



PREPARING FOR NATURE’S BLOWS

“May the wind always be at your back” – An Irish Blessing

The thought of the wind always at our back is comforting. Yet, it doesn’t mean these winds won’t be blowing across yards and against the sideboards, while it de-shingles the house. It’s just a matter of time before those big gusts create potential property damage.

Wind is inevitable, but wind damage is not. A little planning can go a long way toward limiting property loss.

- Bring objects such as toys, yard furniture and potted plants inside when storms approach.
- Be aware of power line locations and check to make sure they haven’t been downed or damaged.
- Check your insurance coverage to ensure it is adequate for your needs.

- Keep kids in the house until the yard has been checked for hazards or damage.
- Keep garage doors and storm doors closed and securely latched during high winds.
- Secure loose siding, shutters, and windows. Repair damaged areas and caulk areas needing to be sealed.

Indeed, may the wind always be at your back, but may your property be insured and ready for the damages and challenges of these winds.

Safe Generation

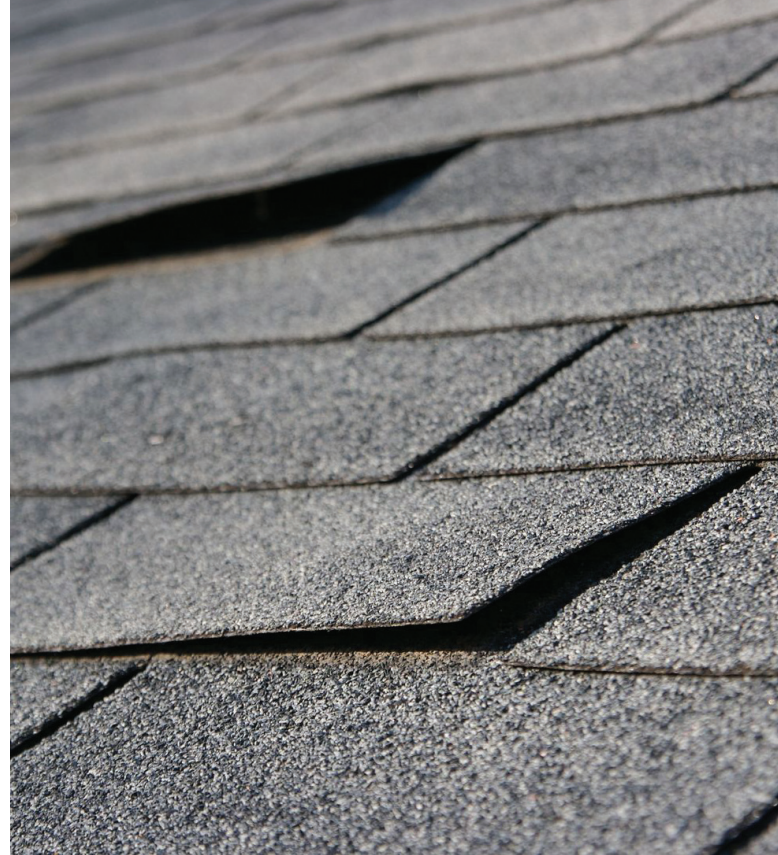
- Many policyholders have started thinking about purchasing a home electrical generator.

News of storms locally and around the country have highlighted storm damages, including loss of power. When the electricity is out, a generator can feel like a “lifesaver”. However, if used improperly, the home electrical generator can be a property and safety disaster.

There are many ways that an electrical generator can become dangerous.

- Never run an electrical generator in the house, near home ventilation systems or in an attached garage. Carbon monoxide emissions can kill in minutes.
- Never connect a generator directly into house wiring. “Backfeed” power stepped up by utility transformers can damage utility company’s equipment and kill or injure utility workers a long distance from the house.
- Be sure generators are properly grounded to avoid shock or electrocution.
- Use heavy-duty wiring that exceeds electrical capacity needed to safely operate appliances. Do not exceed the electrical capacity of the generator.
- Protect the generator from moisture in wet conditions, and beware of the risks of electrical shock around water.

Use a licensed electrical contractor to properly install the equipment, including a transfer switch. Read the operator’s manual carefully, and ask any questions prior to operation.



OVERLOOKING YOUR ROOF

The roof of a building generally receives the greatest exposure to the “elements” of the weather. Roofing problems can be difficult to recognize and easy to ignore, but can cause costly damage. After all, the roof is the upper layer that seals the “in here” of the house from “out there”. If water leaks through ceilings, serious damage has likely occurred. As always, an ounce of roofing prevention is worth pounds of damage cure.

Inspect your roof regularly and especially after storms. Make sure the roof is free from leaves and other debris. Areas around vent pipes, chimneys, and other breaks in the roofing surface are particularly vulnerable. Roof debris retains water and holds it against the roof surface. This can damage the roofing material and compromise the roofing integrity.

Keep trees trimmed to avoid contact with the roof surface. Keep algae and mold from growing on your roof. Also remember, gutters permit proper water drainage to protect the edge of the roof and house from water damage.

Do not go on your roof if you aren’t sure what you are doing. A reputable roofer or carpenter can help. Remember, a leaky roof can be a real problem, but a fall from the same roof can be catastrophic.