

## OBTAINING THE PROPER INSURANCE

- Secondary or vacation residences can cost more to insure than primary residences because they often remain empty for long periods of time and are often located in vulnerable coastal areas.
- Fire, theft, and water damage are usually covered, assuming appropriate precautions are taken. Vandalism, however, may not be covered for a home that is vacant for more than 30 days (in insurance terms, "vacant" home usually means it is also without contents).
- If your secondary residence is in a flood plain or located on the coast, a flood insurance policy may be needed. In addition, many states now use percentage deductibles on homeowners insurance policies as opposed to a dollar deductible. If you live in an earthquake prone area, a separate policy would also be required. Living in dense, wildfire areas may also cost more to insure.
- Check with your insurance agent or company to determine how the two home lifestyle will affect your homeowners policy.

## ROUTINE MAINTENANCE THAT PROTECTS ALL YEAR LONG

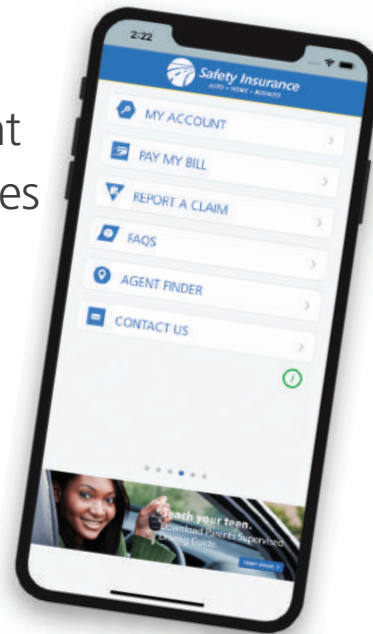
Simple steps can protect both the interior and exterior of the house:

- Silicone caulk can help reduce drafts and leaks, cutting down on heating and cooling costs. Seal cracks around all pipes where they exit roofs and exterior walls; flashing seams between the roof and the siding; door and window frames; dryer vent; at the television antenna wire entrance and pipe feed-throughs.
- Make sure gutters are clean, downspouts extend away from the foundation and splash blocks slope away from the house.
- Have the roof checked for loose or missing shingles and make any needed repairs.
- Flush your water heater every six months to keep sediment from building up, which can lead to overheating and burnout. This can be done when/if your tank is drained.

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*We'll help you manage life's storms*

## Is Your Home Alone?

RESIDENTIAL



Safety supports the Independent Agent system

HA2021

Whether you travel extensively for business or pleasure, have rental property that is unoccupied, or share time between two homes: before closing up your house for any real length of time, take the necessary steps to keep it safe and protected.



## PROTECT PLUMBING

Both plastic (PVC) and copper pipes can burst. Pipes, water heaters, and other appliances can leak, or in freezing weather, pipes can freeze and burst, which can cause major damage in a home.

- If you are leaving for an extended period of time, the best protection is to have the water shut off and the water lines drained.
- Seek the advice of a professional plumber, who can shut off the valve at the water meter and send water outdoors and away from the house or into a basement drain. Once this has been done, the plumber should flush all toilets and drain the showerhead pipe.
- After observing your plumber once or twice, this might be a job you could easily tackle yourself. Your local home improvement store often has how-to workshops that can also show you how to perform these steps or refer you to a licensed contractor.
- Shut off the gas to the water heater (the gas company can do this for you), or turn the temperature control to a “vacation” setting. If your house has a water softener, shut off its supply line.
- If your house has a fire protection sprinkler system, it will be deactivated if you shut off the water.

## ADJUST THERMOSTAT

One of the easiest things to do, but something easily forgotten, is adjusting the thermostat.

- In colder climates, don't turn the thermostat off. Instead, lower it to a temperature that's warm enough to keep the pipes from freezing but low enough that you are not spending money to heat an empty home. (No lower than 55 degrees).
- In warmer climates, high temperatures and humidity can damage furniture or other home contents. In this case, set your air conditioner to 85 degrees.

## PROTECT ACTIVE WATER SERVICE

If you choose to leave the water service turned on:

- Insulate pipes, especially in a garage or basement next to an outside wall. Also insulate pipes in your home's crawl spaces and attic. These exposed pipes are most susceptible to freezing.
- Heat tape can also be used to wrap pipes. Wrap the tape or cables around water pipes, plug in the cord and the heating element will warm the pipes to prevent freezing. Closely follow all manufacturers' installation and operation instructions.
- Turn off the water supply to individual fixtures like your washing machine, icemaker, toilets and sinks. Flooding often occurs when hoses are worn or ruptured, or there is a leak at the connection.
- Consider installing an electronic leak detection system. When water touches the sensor, the valve closes, protecting everything downstream. Some systems can also alert remote security monitoring services. Similarly, consider temperature sensors, which detect freezing pipes and send out remote alerts.
- Don't leave appliances (dishwasher, washing machine or dryer) running when you leave, and check to make sure toilets aren't running. As an extra precaution, unplug your toaster, coffee maker, microwave oven, computer and television.
- Make sure the sump pump is working, especially in late winter or early spring when melting snow or heavy rain increases the risk of basement flooding.

## PLAN FOR HIGH WIND

If you're going to be away during a season that brings high wind, protect your property:

- Trim dead limbs from trees and shrubbery. Store outdoor furniture and other objects that could become damaging missiles if picked up by high wind.
- Install storm windows or hurricane shutters.
- Close and lock all doors, windows, skylights, and vents to keep out wind and wind driven rain.
- Lock and secure any outside structures such as sheds or pools to prevent any possible damage.



## PROTECT FROM THIEVES & VANDALS

An empty, unsecured house can be a tempting target for thieves and vandals. Make your house appear occupied:

- Put interior and exterior lights on timers and/or motion sensors. Set the timers on staggered hours to turn lights on and off at different times.
- Avoid posting vacation plans on social media sites such as Twitter and Facebook.
- Install tapered deadbolt locks on entry doors. The taper makes it almost impossible to use a wrench or other tool to twist the lock open.
- Hire someone to maintain your property by removing snow or mowing the lawn. (Having clear driveways and walkways also protects you in case someone slips and falls on your property.)
- Install a monitored security system. (Insurers often provide discounts for devices that make a home safer, so consider the financial benefit.)
- Suspend mail service and newspaper delivery.
- Move expensive items such as jewelry and electronics away from windows and doors if they are visible from the outside.

## RETURNING HOME

When you return, restore any services that were discontinued:

- Turn on the water valve and/or supply lines to each plumbing fixture and carefully check for leaks. Seals can dry out when they are without water for a period of time, so run water through every faucet to flush out the water lines and drains to make sure they are in proper working order.
- Create a routine each time you leave your home alone for an extended period of time can reduce the likelihood of a disaster, and keep work to a minimum when you return.