

HOME SAFETY GUIDE



FIRE SAFETY

Every second counts, be sure to plan two ways out. Knowing the true speed at which today's fires can spread is vitally important when it comes to an escape plan. An escape plan includes:

- Working smoke alarms on every level, in every bedroom and near all sleeping areas
- 2 ways out of every room, usually a door and a window
- A clear path to an outside meeting place (like a tree, light pole or mailbox) that's a safe distance away
- Once you get outside, stay outside – never go back inside a burning building

Here are a few tips to help control fire damage:

- Make sure your address is clearly marked and easy for the fire department to find
- Close doors behind you as you leave – this may slow the spread of smoke, heat and fire



PREVENTING THEFT

Keep unwanted intruders away. There are many solutions that require no money at all – just a little common sense.

Here are a few things that you can do for safety:

- **Don't show-off** – Leaving certain things lying around or in plain sight from the road can unwittingly lure thieves onto your property. When purchasing a new TV or other pricey electronics or appliances, be sure to dispose of the box properly. Don't leave it out by the trash or recycling bin. Also, if you have a number of expensive items within plain sight or near windows, think about doing a minor redesign to move them out of view.
- **Trick the burglars** – There's a greater chance that burglars won't attempt to break in if they think you are there. So when you leave, create an illusion that someone's still there. You can leave a light on, along with music or your television. Also most thieves stay away from properties with security signs (whether you have a security system or not).
- **Secure sliding doors and windows** – You can easily break into some older sliding doors by simply popping them off of their frame, even when locked. It's harder to do that with newer ones, but you should still take extra precaution to secure them since they can be an inviting entry for burglars. Simply take a strong dowel, steel bar or two-by-four and slide it into the back groove. That way, even if people can pick the lock, the rod stops the door from sliding back and opening. Although you should always lock your windows before leaving, you can install a simple pin or nail into to the frame to stop it from raising more than a few inches. This will add an additional layer of security in case someone pops off the screen and you have left the window unlocked.
- **Don't leave a spare key outside** – It may seem like a good idea to leave a spare key hidden under a flower pot or doormat in case you get locked out. But that's an open invitation for a burglar to walk inside without any difficulty.
- **Secure your property** – Tall shrubs and overgrown trees are welcome hiding places for criminals to wait until the coast is clear to get in. That doesn't mean you need to cut down every plant. Just keep things manicured.
- **Prepare before vacation** – If you are going out of town for an extended period of time, call your local police and let them know. Also, alert neighbors you trust about your trip and ask that they keep an eye on your property during that time. Avoid having piled up mail, overgrown lawns and piled up newspapers.

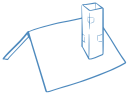


PREVENTING WATER DAMAGE

Water damage is one of the most common reasons for submitting an insurance claim. Even the smallest leaks can turn into costly water bills and result in major damage, disrupting your life.

Here are a few tips to prevent water damage:

- Leaky plumbing and water heaters – plumbing should be inspected annually and repaired for signs of leaks or corrosion
- Clogged drain lines on air conditioning units – check air-conditioning drain lines yearly
- Leaks from washing machine hoses, refrigerators and ice makers – inspect these annually and replace them every three to five years—or immediately, if signs of cracking or bulging appear
- Water shutoff valves – teach everyone in your household how to close these off to the main water supply, sinks, toilets and water-drawing appliances
- Check the foundation – inspect your foundation walls and floors for cracks. Move downspouts a minimal 3 feet away from the base
- Pressure testing gauge – a major cause of leaks and burst pipes is stress and strain from water pressure set too high. But most hardware stores sell a simple, inexpensive water pressure gauge. Attach it to an outdoor faucet, then turn the faucet on full force, for a reading of your water pressure. If the number is above the recommended PSI, you will need a pressure-reducing valve, also available at hardware stores.



ROOF SAFETY

Take the following steps to ensure your roof is in good condition and to prevent potential damage:

- Trim trees and remove dead branches so they won't cause damage if they fall
- Clear gutters and downspouts of debris. As the leaves fall, make sure they aren't building up in the gutters.
- Check for any roof damage. Pay attention to surface bubbles and areas with missing gravel on flat roofs, or missing or damaged shingles or tiles on sloped roofs.
- Check the flashing on the roof to make sure it's in good condition to help prevent water penetration.



KEEPING AN INVENTORY

Here are some tips to help build and protect your inventory checklist:

- Walk through your property – the more detailed your inventory, the more useful it will be if you have to make a claim
- Document possessions inside and on your property that may be of value
- Keep your inventory in a safe place – creating a digital inventory and storing it off-site will help ensure that it won't be lost, stolen or damaged during any disaster
- Update your inventory often – when you make a significant purchase, add the information to the inventory while the details are fresh in your mind

