

PERSONAL INSURANCE

Guarantee GOLD[®] LOSS CONTROL TIPS — Fall

Potential Causes of Insurance Claims and Loss Prevention Tips

During the fall months, as we wait for winter, we may face freezing rain, ice and snow.

Slip and fall injuries, frozen pipes, ice damming, and roof collapse due to inclement weather are a few of the claims that can occur.

Here are some tips on protecting your family and property during the fall months that may help you avoid a potentially unnecessary headache:

- ⦿ Have your furnace or boiler system checked and inspected prior to the start of the heating season.
- ⦿ If applicable, have your chimney(s) cleaned by a professional prior to using your wood burning fireplace or stove.
- ⦿ Have a roofing contractor check the condition of your roof and fix any problems. This includes the flashing and seals around the chimney and skylights.
- ⦿ Remove leaves from eavestroughs and downspouts. This will allow water to properly drain away and prevent water from entering your home. If the downspouts discharge to the ground surface, they should extend to reach at least three feet away from the side of the house.
- ⦿ Tree branches overhanging your home or power lines should be trimmed or cut. These branches may fall off and cause damage during a severe snow or ice storm.
- ⦿ Keep exterior stairwell drains clear. This will prevent water from pooling and seeping into your basement area.
- ⦿ Secure and store away patio furniture and barbecues. Items left outdoors can be damaged during a storm.
- ⦿ Do not store propane tanks indoors or in attached garage areas.

Even if we all do our best to prevent damage in our home, there is still a chance that it may occur. Here are some general guidelines on what to do if this happens:

- ⦿ Make sure you, and your family, are safe.
- ⦿ Call your broker or The Guarantee to report the damage.

Taking all of this into account, it is important to remember that prevention is not only an insurance concern; it will also help maintain the value of your home.



GG-LC-MKT-13979.01.00-E-2010101.5-DMB-TOR



Proud Supporter of Brokers
Displaying this Symbol

"We have time for you!"
SINCE 1872



THIS DOCUMENT CONTAINS GENERAL INFORMATION AND IS NOT PART OF THE POLICY. THE TERMS OF THE INSURANCE CONTRACT APPLY IN ALL CIRCUMSTANCES.