

Pipes, Hoses Top 'Most Wanted' List When It Comes to Water Damage



Dear Policyholder,

This fall issue focuses on water damage, the leading cause of loss for homeowners. On behalf of Atlantic

Mutual and your independent agent, I invite you to use the ideas inside this issue of SafetyWise to make your family, your home, and your belongings safe and secure as the nip in the air returns.

From my home to yours,

Dan Olmsted, President

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Hurricanes grab headlines for their power and threat to life and limb, but when it comes to water damage, the main culprits lurk behind appliances, under sinks, and inside walls. Leaking pipes, dishwasher and washing machine hoses, and water heaters are the more mundane—but more common—water damage risks.

Some 40% of homeowners neglect taking the appropriate measures to prevent the number-one homeowners' claim: water damage, a recent poll revealed. Yes, water damage is responsible for more homeowners' claims than fire, storms and theft.

If you want to stay dry this fall, follow these tips:

Washing machine, dishwasher hoses

- Replace the hoses every three years. If you can't remember how old they are, replace them immediately. Durable, high-pressure, metal-mesh hoses will work wonders and cost less than \$20.
- Inspect the hoses every change of season. Make sure there is enough room to prevent kinks, which will weaken hoses.
- Use a good light to search the hoses for cracks, tiny blisters, or bulges. Feel for signs of wetness. Make sure the hose connections are secure. If there is any sign of weakness or wetness, replace the hose immediately.



Washing machine hoses, a leading cause of water damage loss

If not, make a note of the inspection date and post it near the hose.

- Shut off the water valves to the hoses if you're going away for the weekend or longer.

Automatic ice-maker line

Refrigerators with automatic ice-makers draw water through a tiny hose or flexible copper pipe.

- Inspect the hose or pipe periodically.
- When you pull the refrigerator out from the wall, be careful not to overextend the hose or pipe. Watch out for kinks. And, make sure the hose doesn't kink when you push the refrigerator back in.
- Have a licensed plumber replace the hose if you see signs of age or leaking.

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Start Now to Properly Winterize Your Home

Don't wait until the last minute to winterize your home! Several important steps take time and can't be done when a major storm or deep freeze is a few days away.

Take these measures now to help prevent major damage:

Insulate exposed pipes, prevent bursts

- Most plumbing is located in the outer walls. And it's there that pipes are susceptible to freezing and bursting, as they are closer to the outside air.
- Properly insulate rooms where pipes may be exposed, such as the garage, attic, or crawl spaces. Insulate the pipes, too—the more, the better.
- Consider wrapping exposed pipes with heat tape or thermostatically-controlled heat cables. Just make sure the product is approved by Underwriters Laboratories Inc., and follow all the installation and operation instructions.
- Check for air leaks near pipes. Seal any with caulk or insulation to keep the cold out and the heat in.

Insulate attic, prevent ice damming

If you've noticed many large icicles along your roof in previous winters, you could be at risk for ice damming. Ice dams form when snow on your roof melts, runs down to your gutters and refreezes.

After several days, enough ice builds up to form a dam that blocks the snowmelt, creating a pool of water that seeps beneath shingles and down walls causing extensive damage.

To prevent ice dams, have your attic professionally insulated and vented to keep it only 5 to 10 degrees warmer than the outside temperature.

Insulation

- Make sure the professional seals all openings rising into the attic, including access panels and doors and ceiling-mounted light fixtures and fans.
- Make sure exhaust ducts from the kitchen, bathroom, and clothes dryer do not blow hot, moist air into the attic. Seal and insulate ductwork in the attic.

Ventilation

- Proper ventilation allows warm air to escape through vents near the top of the attic and cold air to flow in through vents near the eaves.
- Cathedral ceilings usually require an air space of at least two inches between the insulation and roof deck.
- It is always best to consult a building professional for the solution specific to your home.

Snow shields

- Consider having a snow shield installed.



Abundant icicles mean you may be at risk for water damage due to ice dams

Photo Courtesy of NOAA, US Department. of Commerce

- A snow shield is a waterproof shield that goes under the shingles starting from the low edge of the roof and extending up at least three feet inside the exterior wall of the house. As long as water doesn't back up to a point above the shield, it should prevent leaks.

Gutter screens

- Gutter screens help keep out debris such as leaves that can cause buildup and damage to your gutters.
- Install the proper screens for your gutters and periodically clean them out. When the snow starts melting, you'll want your gutters in tip-top shape.

SafetyWise Suggestion Box

Send Your Ideas to SafetyWise@atlanticmutual.com

Help us make SafetyWise more useful to you. Is there a topic you would like us to write about? Atlantic Mutual and your independent agent are always looking for ways to serve you better.

Just send your suggestions to SafetyWise@atlanticmutual.com. And, if you have already benefited from some of our articles, let us know about it. Being wise about safety is good for everyone.

Rediscovering Your Fireplace? Don't Get Burned



It's Thanksgiving. You've got a nice fire crackling in the fireplace. The whole family is gathered around it playing board games and finishing up dessert. Sounds nice, huh? Of course it is; and if you followed the appropriate

fireplace safety measures, you should have no worries.

Fireplace safety is a must, especially during the fall and winter months. Here are some of the safety tips from the National Fire Protection Association:

- Use a grate or screen to keep ashes and sparks inside the fireplace.
- Clean out ashes from previous fires prior to use, and store ashes in the proper container.
- Always remember to open the flue.
- Get your chimney cleaned at least once a year. Have any damage professionally repaired.

- Make sure that children and pets remain at a safe distance from the fire itself.
- Keep flammable items, including wrapped presents, safely away from the fireplace.
- Install smoke detectors in the house prior to fireplace use.
- Never leave a fire unattended.
- Practice the proper maintenance techniques, and use good judgment at all times.

For more fire safety information, visit www.nfpa.org.

Automatic Water Shutoff Devices Add Protection, Earn Discounts.

Everyone likes to get away for the day, the weekend, or longer. That's when leaks—even small ones—can cause extensive damage.

Fortunately, new devices that automatically detect trouble are becoming increasingly common. And what's more, in some states Atlantic Mutual will offer a discount of up to 2-5% on your annual homeowners policy premium if you have one of these devices installed.

If you're interested, consult with your agent about the devices that qualify for a discount.

'Most Wanted' List for Water Damage (cont'd)

Hot water tanks

Hot water tanks will leak, even if they have liners. Water sediment falls to the bottom, rusts, and ruptures the tank.

- Look around your water heater for signs of leaks. Hire a professional to inspect heaters more than five years old. And, if your water heater is older than a decade, consider getting a new one.
- If your heater is not on the lowest level of your home and near a floor drain, make sure it is placed inside a drain pan with a pipe to the floor drain.

Sinks

- Shine a flashlight on the pipes under your kitchen and bathroom sinks every few months. Call a licensed plumber if you notice any sign of leaks or rust.

- Place a plastic basin underneath the drain pipes in case a slow leak develops.

Showers and bathtubs

- Watch for discoloration, swelling or soft areas around floors and walls near showers or bathtubs.
- Inspect caulking and tile grout at joints for cracks or mold. If you see either, have the area repaired.

Water shutoff valves

- Teach everyone in your household how to close the shutoff valves for the main water supply, sinks, toilets, and water-drawing appliances.
- If you're going away for a week or more, shutting off your main water supply can prevent a huge amount of damage.

Halloween Safety 101

Help make this Halloween a safe and spooky experience for you and your family by following these tips:

Costumes

- Purchase only costumes with a label stating that they are flame resistant and of the proper length to prevent tripping or contact with flame.
- Shoes should form to foot. (Yes, this limits costume possibilities.)
- Raise visibility by securing reflective tape to costumes and treat bags.
- Masks can impede peripheral vision, so consider using makeup.
- Make sure fake weapons are soft and pliable, not sharp or pointy.

Emergency contact

- Have your children memorize their home phone number, as well as how to call 9-1-1 or the local emergency number.

- As a back-up, everyone should carry emergency contact information. A bracelet with name, address and phone number may work best.

Fire safety

- Teach children how to stop, drop and roll in case a costume catches fire.
- Place Jack O' Lanterns and electric lamps far away from drapes, decorations, flammable materials or areas where children and pets will be standing or walking.

General safety

- Eliminate anything that may be impeding the entrance to your front door. Remove tripping hazards from your porch and walkway.
- Review CPR procedures. Children may choke on the candy they receive.
- Let adults carve pumpkins; let the children assist in the design process.

When trick-or-treating

- A parent or responsible adult should accompany children.
- Discuss with your children what you deem appropriate behavior.
- Children and escorts should have flashlights with new batteries.
- Children should know the route that you deem appropriate. Review it with them.
- Agree on a time for your little ghosts, ghouls, goblins, princesses, witches and firewomen to return home. Remind them to stay in a group and walk slowly; remain on well-lit streets and on sidewalks (when accessible); and never, ever enter a stranger's home or car for any reason whatsoever.
- Always check candy for tampering.

How to Report a Claim

If and when you have a claim, know that reporting a claim with us is easy—and that's the way it should be.

Report the claim quickly

The sooner we hear from you, the faster we'll resolve your claim.

Call your agent or call us directly

Our toll-free, 24-hour claim hotline is **1-800-945-7461**.

For more tips, consult www.atlanticmutual.com.

State Studies Cite Our Top-Ranked Service

When you insure with Atlantic Mutual, you're dealing with a company dedicated to being the best.

Atlantic Mutual has had fewer consumer complaints upheld than any other company over the past three years, according to the New York State Insurance Department.

Each year, the department investigates complaints from auto

insurance consumers and decides which are of merit, or "upheld." Atlantic Mutual has had only one complaint upheld in total over the past three years.

A similar study by the New Jersey Insurance Department also put Atlantic Mutual at the top as one of four companies with zero complaints.

Note: The safety recommendations in this newsletter should not be viewed as covering every conceivable situation. It only highlights a few of the more common preventive steps. Other or additional steps may be necessary. Any descriptions of coverage in this newsletter are meant to be general in nature and do not include nor are intended to include all of the actual terms, benefits and limitations found in an insurance policy. Coverage may vary by state. The insurance policy and not this newsletter will form the contract between the insured and the insurance company, and governs in all cases.