

Avoid the 'Toxic Garage' & Other Tips for Making Spring Cleaning a 'Safety Sweep'



Dear Policyholder,
Welcome to our newsletter. We hope to share with you the knowledge and experience of the insurance professionals at Atlantic Mutual.

I invite you to use these ideas to make your family, your home, and your belongings safe and secure.

From my home to yours,



Dan Olmsted, President

ALSO IN THIS ISSUE

Avoiding deer and other driving hazards in spring.

Prepare the outside of your home for April showers.

Preventing injury outside the home.

The three-step home inventory.

Protecting precious possessions with a valuable policy.

Your home shouldn't have a "toxic garage" – and spring cleaning is a timely opportunity to make sure it's as safe as possible.

The garage is a hazardous place: Unintentional injuries at home result in 10 million emergency room visits each year in the U.S., according to Home Safety Council estimates. Many injuries – and property losses – occur in the garage.

Our advice: Conduct a safety sweep while you're doing your spring cleaning, especially in the garage. Many fluids stored in garages – paint, gas, anti-freeze, fertilizer – can do harm as well as good. They can poison, burn or blind a child or pet. They can ignite and burn down the house. They can leak and damage the environment.

Prevent the toxic garage with the following tips:

1. Lock up or raise up. Safely cap and lock up (or put on a shelf out of reach of children and pets) dangerous materials, including oil-based paints and primers; cleaning solvents; gasoline or other fuels; motor oil and automobile products; and fertilizer and insecticides.

2. Store it right. Store gasoline in a labeled, red safety can. Keep the gasoline container tightly sealed and store in a well-vented area (not a basement). Store kerosene in a blue-and-white container labeled "kerosene."

3. Toss out – safely. Many liquids degrade over time and should be safely thrown out. Take advantage of local household-waste programs to dispose of paints or solvents as well as rags and drop cloths with hazardous liquids. Drop used motor oil at a car service center.

4. Alarm the garage. Install smoke and carbon-monoxide alarms in the garage, especially if it's attached to the house.

5. Give kids their space. Make an area for bikes, balls, and other toys. Do not store them near potentially dangerous areas.

6. Check your entry door. Make sure the entry door to the house is fire-rated and kept closed.

7. Test your garage-door opener. Make sure the auto-stop and auto-reverse features work correctly.

8. Cut through the clutter. A garage can be an exit when there's a fire, and an entry for emergency personnel. Make sure there's at least one safe, clear pathway – even with vehicles in the garage.

9. Be prepared. Keep a first-aid kit in the garage area. Mount a fire extinguisher in the garage, and train adults how to use it. Develop a fire-escape plan and conduct drills twice annually with all family members.
(Continued on page 2.)

Avoiding Deer and Other Driving Hazards in Spring



An estimated 1.5 million deer-vehicle crashes occur each year causing at least \$1.1 billion in vehicle damage in the U.S.

Fatal crashes in 2003 increased 27 percent compared with 2002, according to federal government data.

After a cold winter season, everyone feels a little more zip with the prospect of spring – even the deer.

What can you do to deal with them?

1. Don't swerve to avoid the deer without thinking what or whom you might hit as a result. Most fatalities occur when the vehicle runs off the road and strikes an object, not when the animal strikes the car. In some cases, hitting the animal might be the lesser of two evils.

2. Always wear your seatbelt or motorcycle helmet.

3. Drive defensively, particularly as the sun sets.

4. Slow down when you see one deer. Another is often right behind it.

5. Don't rely on deer whistles. Effectiveness studies are mixed at best.

Before you hit the road, it's wise to give your car a quick safety check after the ravages of winter.

1. Keep tires properly inflated.

Warmer temperatures will raise the air pressure in your tires. Be sure to maintain the manufacturer recommended pressure to maximize safety and the life of your tires.

2. Replace your wiper blades. Winter ice, snow, and dirt can wreak havoc on your blades. If they don't wipe the window properly, you won't have adequate visibility during heavy spring and summer downpours.

3. Check that all lights work properly. Chunks of ice, snow and salt kicked up on the highway can damage your lighting system. Make sure the plastic covers aren't cracked, the headlights are aimed correctly, and brake and turn signals are functioning.

Making Spring Cleaning a Safety Sweep (cont'd)

While you're at it, use spring cleaning as the time for a "safety sweep" to make the entire home safer:

1. Check pumps and hoses. Check that any sump pumps are in good working order, before the spring rains. Check supply and discharge hoses and vents on appliances including washer, dryer and stovetop. Check that appliance power wires are not crimped, cracked or damaged.

2. Move things away from flame. Do not store flammable liquids and materials near flames. Pilot lights on furnaces and water heaters are sources of ignition.

3. Check the attic. Look for frayed wires and poor ventilation or insulation. Toss unneeded items.

4. Change batteries. Change batteries and check smoke-alarm and carbon-monoxide alarms.

5. Clean the chimney. It's typically cheaper in spring than in the fall or winter.

6. Clean out – then inventory what's left. Document the contents of your home with a video camera and written list, spreadsheet, or inventory software. (See related story on page 4.)

Prepare the Outside of Your Home for April Showers



Water can enter from the slightest opening and gradually cause serious damage.

The freezing-thawing cycle in winter can split shingles, break seams, and crack caulking and even cement. So, in addition to May flowers, April showers bring the threat of leaks.

Spend one afternoon now, avoid spending a lot later.

GETTING A PRO TO HELP

So you found something suspicious in your safety check. What now? The prudent approach is to hire a licensed pro. Start by asking friends and co-workers or your local building supply store, whose employees work with contractors on a daily basis. When you find one pro you like, ask him or her to recommend professionals in unrelated fields. Ironically, it's best to conduct your search when you don't need help. In an emergency, you'll have to take whomever you can get.

Roof and gutters

If you can walk safely on your roof, check for split or raised shingles and any sign of sponginess. Pay special attention to the seams or flashing around chimneys, plumbing vents, attic vents, and sunlights. Have gutters cleaned and drain spouts cleared. As an alternative to walking the roof, use a pair of binoculars.

Windows and doors

Look for peeling or discolored paint or caulking, which can be a sign of water penetrating the wood. Pay special attention to corners.

Foundation and Exterior Walls

Clear away compost or leaves piled up against the outside walls. Make sure at least eight inches separates any wood and earth.

Look for cracks and broken seals in the foundation and walls, especially at piping or wiring entry points.

Trees and bushes

Have a professional remove any large limbs that hang over your roof before the leaves and rains add the weight that can bring the limbs down. Keep tree branches at least seven feet away from your home to minimize wear and tear and discourage insects from entering. Keep vines off all exterior walls.

Irrigation systems

Adjust the spray pattern to minimize the water hitting the house.

Landscape grade

Have soil graded from the foundation so that water flows away from the house during heavy rains.

Preventing Injury Outside the Home

Keep the outside of your home safe:

Patios, decks, walkways, playgrounds

Check for tripping hazards, such as cracks, loose bricks, or protruding nails.

Playground equipment

Tighten loose bolts and pound down protruding nails. Check for splinters and frayed ropes. Replenish the ground material; rake it smooth.

Fences

Fix gaps, especially if you have a pet.

A dog on the loose might bite someone, and even the nicest dog can cause a traffic accident.

Lawn and lawn equipment

Rake your lawn to remove stones that may have popped up during winter. These stones could be thrown from a power mower or edger, causing damage or injury. Also, check that the safety guards on your lawn mower and other equipment are secure.

Exterior light fixtures

Inspect for birds nests and other debris to prevent fire.

The Three-Step Home Inventory

Spring cleaning is a great time to update or create a home inventory. Although your Atlantic Mutual policy includes generous coverage for the contents of your home, having a home inventory will greatly ease the process of filing a claim if you have a loss. It's hard to remember everything after it's gone!

Tips for conducting a home inventory are:

1. Video tape the contents of your home. Going room to room and closet by closet, video the contents of your home. Describe the contents as you go. Be specific: note manufacturer or brand name, model and serial numbers, where and how items were obtained, and purchase price.

Date-stamp your video or take a shot of the date on that day's newspaper. If you don't have access to a camcorder, take photographs instead and write the descriptions on the back.

2. Use home inventory software to maintain a list of your belongings. The Insurance Information Institute offers a free software program that makes it easy to create and maintain a list. Find it at www.knowyourstuff.org. The program allows you to keep track of important information such as model and serial numbers and store images of important receipts and appraisals. Your personal finance software may also have a home inventory capability. Of course, you can

always maintain a written list and hard copies of receipts and appraisals.

3. Store your home inventory records in a safe deposit box or other secure off-site location. Your records will do you no good if they are destroyed along with the rest of your house. It's a good idea to store other important documents such as property titles the same way.

Note: Even with the latest software and imaging techniques, a thorough home inventory takes a lot of work. You may want to consider having someone do it for you. Many professional firms offer such services. Your independent insurance agent may be able to recommend a firm in your area.

Protect Precious Possessions with a Valuables Policy

While your homeowners policy includes coverage for your valuables, consider insuring your most precious possessions with the added protection of a valuables policy. The valuables policy offers broader coverage on a worldwide basis and carries no deductibles.

- "All Risk" coverage protects you against losses due to such mishaps as flooding or breakage, which are normally excluded from the homeowners policy.
- Your valuables policy has no deductibles. So if you lose an

engagement ring, the replacement cost is covered from the first dollar.

- You can schedule individual items at a specific value or choose blanket coverage for groups of valuables such as jewelry, crystal, or art collections.
- Atlantic Mutual settles covered losses at least at the scheduled amount or, if higher, at market value up to 150 percent of the scheduled amount.
- Atlantic Mutual automatically includes coverage for newly-acquired objects up to \$25,000.

Typical Valuables

- Jewelry
- Artwork
- Silver, china & crystal
- Antiques
- Golf clubs
- Musical instruments
- Wine collections
- Rare coins & stamps
- Fur coats

If you have valuables that exceed \$10,000, you should strongly consider a valuables policy to supplement your homeowners coverage.

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.