

HINTS FOR HOMEOWNERS

Prepare Your Home To Protect Your Investment

(NAPSA)—A home is a significant investment and comes with even greater responsibilities. Insurance industry experts Dan Kovac and Arne Chatterton advise homeowners to prepare their homes for rough weather.

“Weather is one of the more unpredictable challenges homeowners face,” said Kovac. “They can avoid the financial burdens caused by cold weather if they take time to winterproof their homes.”

According to the Insurance Information Institute, winter results in billions of dollars in damages to homes each year from burst pipes, chimney fires, water damage and other hazards. General Casualty Insurance Companies and Unigard Insurance Group offer tips to reduce these dangers—and resulting insurance costs:

1. Inspect and professionally clean fireplace chimney and furnace annually. Check inside of chimney for creosote buildup, a shiny black coating that can lead to chimney fires.

2. Replace batteries and smoke alarms. House fires are more common in the winter.

3. Prevent damage to pipes and future costly repairs. Wrap pipes with heating tape and check for leaks. Insulate unfinished rooms containing exposed pipes. Remove hoses from exterior faucets, turn off water and cover exposed spigots.

4. Clean and repair gutters. Remove debris and check gutter joints for cracks. Keeping gutters clean allows melting snow and ice



to flow freely and prevents water damage. Gutter guards help prevent clogs.

5. Keep the home adequately insulated and make sure heating systems are working properly. Setting the thermostat at 65 degrees or higher helps prevent pipes from freezing and bursting.

6. Trim trees and remove dead branches. Ice, snow and wind can cause weak trees or branches to break and damage your home or car or injure someone on your property.

“Compile a checklist of annual, seasonal and monthly activities to protect your investment in your home’s value and family’s safety,” said Chatterton. A home maintenance checklist is available at unigard.com/helpInfo.

General Casualty (Sun Prairie, Wis.) and Unigard (Bellevue, Wash.) insurance companies are part of Winterthur U.S. Holdings, Inc., and insure homes, autos and businesses through independent agents in 31 states.