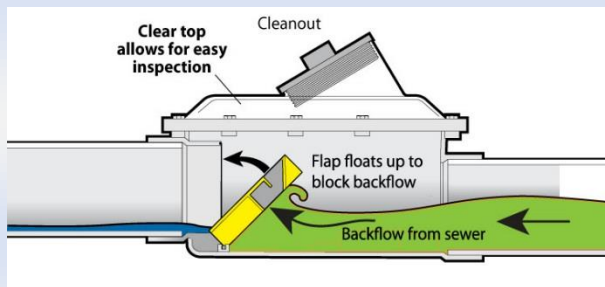


HOME CLAIM PREVENTION (LOSS MITIGATION)

Insurance is there if you need to use it, however no claim adjuster can replace family pictures or your favorite clothes. These sentimental items could be gone forever. Dyck Insurance recommends taking preventative measures to help protect your valuables and your home:

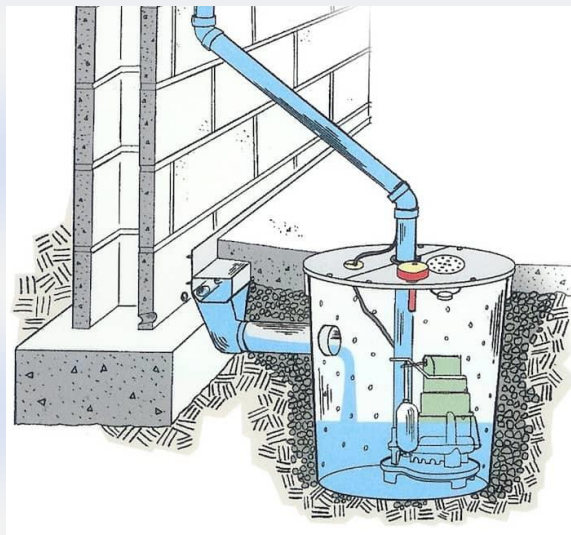
WATER

Prevent sewer back-ups events by installing a **Sewer back-up valve**:



Home builders should have these installed as it is code in many municipalities.

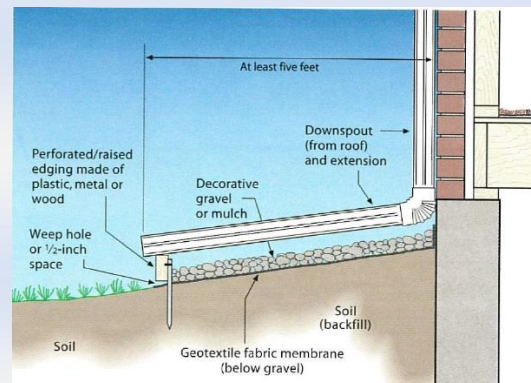
Sump pumps protect your home by pumping out your unwanted ground water or water accumulating in your basement. They are easily recognizable by their large circular shape.



Many home claims involving water could be prevented by installing **Water Sensors**. They will pick up when water begins to accumulate in chosen parts of your home:



Protecting your home from overland water events such as flash flooding is as equally important. Make sure the **grade of the land** around your home meets municipal by-laws, and downspouts are properly draining so you don't wind up leading water in your direction.



FIRE



- Never leave cooking unattended.
- Don't store flammable items (dishcloths or cloth oven mitts) above the stove.
- Smother a grease fire in a pan with a lid, never throw water on the flame as it will spread.
- Do not heat oil in an open pot, use only a CSA- approved, sealed deep fryer.
- Always have working **smoke detectors** on every floor of the house. If your smoke alarm is battery powered change twice a year.
- **Have a fully charged fire extinguisher** in the kitchen, and know how to use it.
- Do not overload electrical sockets, and unplug appliances when not in use.
- Keep portable heaters at least one meter from bedding and drapes.
- **Do not leave candles unattended.** Children should never have candles in their bedrooms.
- Store paint and other flammables away from furnace or water heater.
- Do not store gasoline or propane tanks close to your home in case of fire
- Watch the extension cords, use the proper gauge and do not connect cords.

THEFT

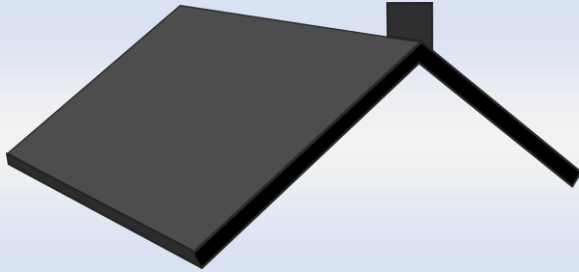


- Consider installing a home security system.
- Have adequate outdoor lighting.
- Trim hedges around windows.
- Document your personal property via video or photography, with written notes.

HOME UP-KEEP

- Make sure all water pipes are adequately insulated or heated to prevent pipes from freezing and bursting. If you are not going to be home for a few days, leave the heat on sufficiently to keep the pipes from freezing or drain the water pipes and shut off the water supply.
- Insulate outdoor pipes, hoses and faucets. Seal any cracks in the foundation to avoid water from seeping in.
- Check your hot water tank regularly for signs of rust, overflow or clogged drainage lines
- Check dishwasher and washing machines hoses for signs of bulging and weakness, replace as necessary.
- Replace damaged caulking, broken tiles around showers and bathtubs
- Check attic spaces and ceilings for signs of water damage
- Clean and check your solid fuel burning stoves and fireplace.

ROOF



Whether you are shopping, building, or **updating your home roof** quality should be at the top of your list. With many insurance companies your roof will begin to depreciate after 5 years and as a homeowner you will be responsible for greater amounts of co-insurance the older the roof gets. Update your roof and when you do, consider installing impact resistant shingles or other roof materials that prevent or reduce **hail damage**.

Ice damming refers to a build-up of ice on the roof or in the eavestrough which prevents water from running off the roof. If the water can't go down, it pools and backs-up under the shingles where it can find its way. prevent this by:

- Clearing snow build up off the roof
- Clean eavestroughs regularly
- Make sure you have an Ice and water shield installed under your roof
- Consult an insulator/roofer for an assessment

*Keep an inventory of your home.
Contact a broker for our Inventory
sheet or any other questions or
concerns you may have.*

