



March Newsletter



The spring months are a time for barbeques and yard work. Spring is also a time for severe weather...thunderstorms, hail, and floods. Severe weather can cause a considerable amount of damage to your home, car and property. Following a few tips can insure your belongings are protected.

Follow these tips:

- ~ Be sure you have adequate coverage and deductibles that are reasonable for your needs by examining your homeowner or renter's coverage as well as auto insurance policies.
- ~ Compile a detailed written inventory of your home and belongings, and supplement that inventory with a videotape or photographs. Keep the inventories off-premises to assist in settling possible claims.
- ~ Check on the availability of *flood insurance* in your area. Flood insurance is not included in typical homeowner and renter's policies.



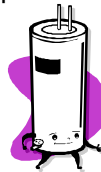
Call today to set up an appointment with one of our friendly agents!



Spring ahead with our helpful home maintenance tips. Now is the perfect time to prepare your home for warmer weather. Please review this important checklist in preparation for the spring season!

Inside the home:

- ~ Inspect your smoke detectors. Make sure there is one on each floor of your home. Test them and change the batteries every three months.
- ~ Check the light bulbs in all your fixtures to be sure that they are the correct wattage recommended by the manufacturer. Also, check into the new eco friendly bulbs.
- ~ Check your electrical outlets for potential fire hazards such as frayed wires or loose fitting plugs. Be sure not to overload your outlets!
- ~ Have your air conditioning unit inspected by a professional recommended by the manufacturer.
- ~ Check your water heater for leaks or corrosion.
- ~ Clean or replace your furnace filter.



Outside the home:

- ~ Remove all dead trees and keep healthy trees and bushes trimmed away from utility wires.
- ~ Safely store oil and gas for lawn equipment and tools in a ventilated, locked area.
- ~ Repair driveway and walkways that are cracked, broken or uneven to provide a level walking surface.



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