



# ACCESS NEWSLETTER

A Quarterly Newsletter for Chubb Access Producers

## WINTERIZING YOUR HOME



Is your home ready for winter? Freezing temperatures, ice, snow and wind can cause severe damage to your home and property, especially when they take you by surprise. Follow these helpful tips to assist you in preparing your property for unpredictable winter weather.

### Build-up of Ice and Snow on Your Roof

Ice and snow build-up can cause seepage, wall and ceiling cracking, and even roof collapses. Safeguard your roof by:



- ◆ Avoiding a warm attic by properly insulating the attic floor. This will also help you save on your heating bills.
- ◆ Providing for continuous ventilation of attic air. Ideally, the attic air should be only five to ten degrees warmer than the outside air.

### Frozen Pipes

Much of your plumbing is located in the outer walls of your home so it is exposed to colder air than your thermostat, resulting in freezing or bursting pipes. Protect your pipes by:

- ◆ Properly insulating unfinished rooms, such as garages, where pipes may be exposed. Consider snap-on insulation for pipes.
- ◆ Draining and shutting off pipes flowing to the outside faucets.
- ◆ Leaving faucets dripping and cabinets open while you are away to expose plumbing to warmer air. Also, have someone check your house regularly to minimize the damage if a pipe does burst.
- ◆ Installing a low temperature alarm if you are away often. These devices activate your alarm system if the home temperature falls below a pre-set level.

### Improperly Used or Poorly Maintained Heating Systems

The improper use or poor maintenance of heating systems such as furnaces, fireplaces, wood-burning stoves and space heaters can cause fire, puff-backs and smoke damage. Help maintain your heating system by:

- ◆ Servicing furnaces and boilers at least once a year.
- ◆ Keeping plenty of space between space heaters and household objects.
- ◆ Cleaning chimneys and flues periodically.

### In the Event of a Loss...

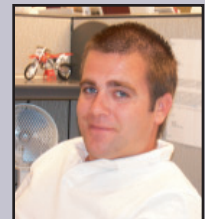
Take steps to control the damage. Move property out of harm's way and protect it from the elements.

- ◆ Contact your insurance agent or broker.

## GET TO KNOW: *Jeff Walker*

Jeff Walker - Lived in "Upstate" New York until June of 2005 when he joined the Chubb Access team in Whitehouse NJ. He graduated from Ramapo State College of NJ with a BS in Business Management in 2002. Jeff has been working in the insurance industry for the past four years and has extensive working knowledge of Health insurance, Commercial P&C and, of course, Personal P&C.

In his free time, Jeff enjoys everything outdoors from being out on his boat to camping and hiking. He also makes plenty of time to relax with friends and family in NY or at the beaches of NJ.



# 5 TIPS

## FOR ACCESSING WATER DAMAGE IN YOUR HOME

### 1. Inspect Plumbing Lines/ Systems.

- ✓ Check for plumbing fixtures located on exterior walls of the home. Plumbing that runs through an outside wall to supply a tub or sink is prone to freezing, and pipes may burst in cold climates.
- ✓ Make sure there are water pans under washing machines, hot water heaters, air conditioning units and water-bearing appliances in or above finished living areas.
- ✓ Conduct visual inspections to check for corrosion around pipe connectors.
- ✓ Check under sinks for leaks and signs of water.

### 2. Check the Basement and Mechanical Equipment.

- ✓ Hot water heaters have a 10 to 13-year life span. The manufacturer's date is located on a date stamp or check by identifying the first four characters of the serial number (month and year)
- ✓ Look for a water pan under the hot water heater (especially if located in a finished area) that will prevent any leak from affecting finished areas.
- ✓ Sump pumps need regular maintenance and testing to ensure optimal operation. Test the sump pump by pouring five gallons of water into the sump hole.

- ✓ Look for battery backup for the sump pump to ensure that it will continue to operate in case of a power outage.
- ✓ Look for water stains on basement walls and floors.
- ✓ Look for pipe insulation in unheated areas.
- ✓ Conduct a visual inspection of the HVAC system. A tag or sticker should indicate dates of recent services performed.

### 3. Observe the "Details" of Interior Maintenance.

- ✓ Inspect the caulking around bathroom fixtures. Missing or loose caulk can lead to water seepage.
- ✓ Assess the condition of grout in tile. Look for missing grout or signs of mold.
- ✓ Look for water stains on ceilings, walls and floors. Shining a bright light against walls will show imperfections that paint has covered.
- ✓ Check the heating system filter to see if it is present and clean.
- ✓ Look for cracks in drywall, especially around doors and windows.
- ✓ Look inside sinks for staining as a sign of leaky faucets.

### 4. Look for Point of Exterior Water Intrusion.

- ✓ Visually inspect the roof for worn or curled shingles.
- ✓ Gutters/downspouts should be clear of debris. Water from downspouts should flow away from the foundation.
- ✓ Look for deterioration of sills and moldings around windows and doors.
- ✓ Look for rust and corrosion around the chimney cap.

### 5. Assess the Landscaping and Slope of the Property Around the Home.

- ✓ The house should be located on the highest point of the land with ground sloping away from the house.
- ✓ The soil directly against the house should slope away from the foundation.
- ✓ Look for open exposure on the wind-facing side of the house. Plumbing on this outside wall is most prone to freezing.
- ✓ Bushes and shrubs should be at least 18 to 24 inches away from the house to allow for adequate ventilation.

#### When faxing in a request to cancel a policy...



Cancellation requirements:

1. Cancellation request form/Accord form
2. Effective date must be within 30 days of receipt of signed form
3. If more than 30 days must include closing date/ DEC page of replacement coverage