

## Spring Cleaning Helps Prevent Claims

NOW THAT WARMER WEATHER is here and the snow has melted, thoughts turn to cleaning up or repairing damage caused by winter storms. Such damage may or may not be covered by an insured's policy. According to the Insurance Information Institute, regular maintenance can save thousands in repairs later. As an insurance professional, helping clients evaluate and reduce their exposure to loss is an important value-added service.

Inspect your roof and siding for winter damage. Ice damming, freezing and thawing, or falling tree limbs can lead to loose or missing shingles that must be repaired. Check wood decks for loose or cracked boards, or popped nails. Are handrails and steps secure? Inspect and clean gutters. Downspouts should be properly attached and drain five feet away from the foundation.

Outdoor electrical fixtures and wiring should be checked for damage caused by weather or animals. Uninvited "guests" can cause a significant amount of damage. For example, warm dryer vents are favorite places for rodents and birds to make their homes. Be sure to cover attic openings and check rubber seals on doors, especially in the garage, since rodents may chew through them to gain access. They also like to hide in lawnmowers and other equipment, so engines and wiring should be checked.

Freezing, thawing and snow removal operations can wreak havoc on driveways, parking lots, patios and sidewalks, resulting in tripping hazards. Mudslides and ground shifts can result from rain and floods. Be sure to



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check for cracked or shifted foundations and walls.

Last year's drought and this winter's snow, ice and flooding, damaged and weakened many trees. Dead or damaged plant material should be removed to reduce the risk of branches or trees falling on covered property or causing injuries to

employees, residents or visitors. Weather related damage to trees and plants is excluded under standard insurance policies.

Floods are the major cause of weather-related damage. According to the National Flood Insurance Program (NFIP), a 6 inch flood in a 1000 square foot home can cause over \$20,000 in damage. However, the actual dollar impact of flood damage is impossible to determine. Since flood is not a covered peril under standard property insurance policies, not all losses are reported. Insurance is available to cov-

er some flood losses, but there is a 30 day waiting period for it to take effect.

Sump pumps can prevent or reduce flood damage, and should be tested regularly. Since weather events often result in power outages, investing in battery backups or generators may be a good idea. A sump cannot keep your building dry without power.

Lightning strikes or sparks from chimneys can cause fires. Prevent spread of fire by clearing the space around buildings of brush and trash. Whenever possible, keep combustible materials at least 30 feet from the building.

Proper maintenance should be a part of everyone's routine. Helping clients assess, understand and reduce their exposure to weather-related losses is a sign of the true insurance professional.

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