



Spring Has Sprung!

The birds are chirping, the flowers are about to bloom, and the smell of fresh cut lawn will soon be wafting through the air. And no more snow shoveling (we hope!).

With all that fresh air and no snow comes spring cleanup. Potholes in your driveway, dangling, rotten, damaged tree branches around your property, and who knows what else you may find in the spring thaw. One thing is certain: spring cleanup not only makes your home more aesthetically appealing, it makes it safer too.

Sometimes a few minutes and dollars for prevention can save a whole lot of time and money later. And it's not just about the money. Imagine what it would feel like to have one of your family members or friends trip and fall or be hit by a tree branch and be seriously injured, maybe for life.

And on the legal and financial side, imagine getting that summons saying you are being sued.

Remember the old saying "A stitch in time saves nine"? It's true. And as we like to say, prevention is the best insurance.

~ Dennis

Protect Your Family During Severe Weather

While it may still feel like winter outside, it won't be long until warmer spring settles in. And while we look forward to the warm air, with the seasonal change comes spring storms. How prepared are you? Now is the time to think about protecting your home and family.

First things first, make sure you have designated a safe place to go to if the weather gets severe. It could be a basement, closet, or room with no windows or outside walls. Make sure this space is cleared out enough that you could easily get your family (and pets) inside if needed. (You don't want to be frantically clearing out the closet if there is a tornado!)



Photo: Maxime Raynal

Next, put together a small emergency kit. What would you need if the power was out? Consider putting in flashlights, extra batteries, canned food, a weather radio and plenty of water. Don't forget supplies for your pets too!

Keep emergency phone numbers in your cell phone contacts, including the phone number for our office (508-347-9343) in case you need to make a claim. You could even save a note in your phone with your policy numbers too.

If you do suffer damage, give us a call to report a claim once the danger has passed. We'll do everything we can to make the claim process simple and quick!

How to Deal with Water Damage in Your Home

Water damage to your home can occur from many sources- floods, heavy rains, faulty sump pumps or appliance overflows. These disasters require fast action to repair the damage and prevent further problems. If you experience water damage in your home, here are some helpful tips to reduce damages and increase the chances of a successful water damage restoration.



Water Damage to DO:

- Shut off the source of water. Many insurance companies won't cover the damage if a leak continues for an extended period of time. If a leak is ignored for too long, the insurance company may deny the claim because of negligence.
- Turn off circuit breakers for wet areas when access to electrical panel is safe from electrical shock.
- Take a picture of the origin of the problem that led to the water damage. Taking pictures, or even video is especially important if repairs are begun before an adjuster has seen the damage.
- Remove as much excess water as possible by mopping and blotting.
- Use dehumidifiers if available.
- Use fans to circulate air and assist with drying.
- Keep a sample of the damaged materials including carpets, flooring, or other

damaged areas, and don't throw them away until an adjuster has seen them.

- Remove wet area rugs or other floor coverings.
- Prop up wet furniture cushions and place small wood blocks or aluminum foil under furniture legs.
- Lift curtains and draperies off wet carpet by looping the fabric through a coat hanger and placing the coat hanger on the curtain rod.
- Move photos, paintings, decorations, and other sensitive materials to a safe, dry location.
- Open drawers, closets, and cabinet doors to enhance drying.
- Spread out wet items to dry.
- If water is contaminated, avoid all contact with water and contaminated items and wash hands thoroughly if contact is made.

Water Damage NOT to do:

- Use an ordinary household vacuum cleaner to remove water.
- Use electrical appliances while on wet carpet or wet floor.
- Go into rooms with standing water if electricity is still on.
- Lift tacked-down carpet without professional help - it could promote damage and delamination.
- Disturb mold if it is visible.
- Leave books, newspapers, magazines or other colored items on wet carpets or floors to cause staining.
- Turn on ceiling fixtures if the ceiling is wet or enter rooms where ceilings are sagging from retained water.
- If water is contaminated, don't spread the problem by walking on damaged or wet areas.
- If water is contaminated, don't turn on the HVAC system or use household fans to dry the structure.

(Source: the above information was sent to us courtesy ServiceMaster Dynamic Cleaning of <http://smdynamic.com/blog/182-how-to-deal-with-water-damage-in-your-home>)

How To Prevent Mold After Water Damage

Homeowners can prevent mold growth through everyday measures. Mold thrives in moist environments such as basement and bathrooms. The most effective way to keep mold from growing in your home is to monitor the humidity level by using a dehumidifier and/or air conditioner during the warm humid months.



Additionally, homeowners can control mold growth by using exhaust fans in the kitchen and bathrooms. But what happens when you can't control the moisture caused by a roof leak, appliance failure, or a groundwater flooding? The key is to act quickly to prevent mold growth after a water damage loss.

The IICRC recommends 5 steps to clean up from water damage after a leak or flood.

1. Evaluate the situation and damage
2. Extract standing water and remove unsalvageable structural materials
3. Clean, sanitize, and deodorize
4. Dry contents and structures
5. Maintain dry area and prevent future water damage

(Source: the above information was sent to us courtesy ServiceMaster Dynamic Cleaning of <http://smdynamic.com/blog/548-how-to-prevent-mold-after-water-damage>)

Insurance: Just the Facts!

Your homeowners policy: Who is living in the house?



- In order to have a homeowners insurance policy on a house, the homeowner must be living in the home during the course of the year. The named insured on the insurance policy should match the name(s) on the deed.
- If the adult children of the owner - or the parents of the owner - (or any other individuals who are not the legal owners) are the people living in the house, a dwelling fire policy must be written on the house, and the residents should have renter's insurance (HO4) for their personal property. It's not unusual for a homeowner to allow relatives to live in one of their properties; what's important is to make sure that the correct insurance is in place.

McCurdy Insurance on YouTube!



Did you know McCurdy Insurance had its own YouTube page? If not, check us out! We regularly post videos on topics we think you should know about. Here are some of the latest:

- **Classic Car Insurance:**
<https://www.youtube.com/watch?v=qLM08wj1gHc>
- **3 Tips to Help Prevent Spring Flooding**
<https://youtu.be/tgNSrE6Beak>
- **Windshield Damage: Repair or Replace?**
<https://youtu.be/VYIPwtuQi6I>

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