# If you have a Property Loss:

- contact your contractor or
- contact proper authorities and/ or utility companies
- protect your property from further damage
- secure structure from weather, by covering holes or boarding up windows
- notify Jubinville Insurance of your claim
- obtain repair or replacement estimates
- keep *ALL* receipts for expenses you incur



P.O. Box 789 39 Lamb Street South Hadley, MA 01075-0789

Phone: (413) 538-8293 Fax: (413) 538-5970 Email: info@jubinville.com www.jubinville.com

## Did You Know We Offer Complete Insurance Programs?

#### **BUSINESS COVERAGE:**

- Commercial Property
- Commercial General Liability
- Workers' Compensation
- Business Automobile
- Commercial Excess Liability
- Directors & Officers Liability
- Employment Practices Liability
- Foreign Liability

#### **BUSINESS SPECIALTIES:**

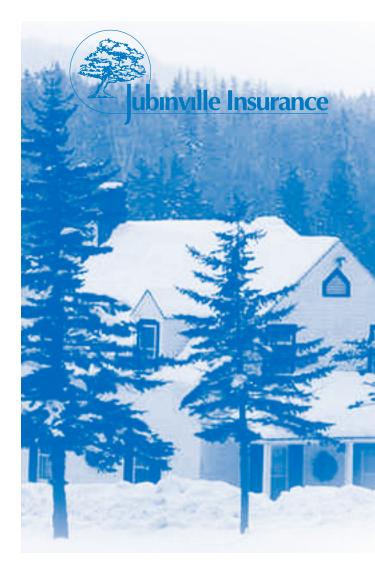
- Main Street Retail Businesses
- Construction Contract Bonding
- Financial Institution Risks
- Manufacturing Risks

#### **PERSONAL COVERAGES:**

- Homeowners
- Renters
- Automobile
- Boats/Yachts
- Umbrella Liability
- Valuable Items

#### FINANCIAL PLANNING:

- Group & Individual Life Insurance
- Group & Individual Disability Insurance
- Estate Planning/Business Continuation
- Group Major Medical







# When Winter Appreaches

### Are you ready??

Freezing temperatures, ice, snow and wind can all cause severe damage to your home and property.

THREE most common causes of damage to a home in winter are:

- 1) Buildup of ice and snow on roof
- 2) Frozen pipes
- 3) Improperly used or maintained heating system

The proper precautions now and regular care throughout the winter should help you avoid these winter perils.



## ice and Snow your Roof

can cause interior water damage, cracking walls, ceilings, even collapse your roof.



Located in outer walls of home are exposed to colder air. Pipes can freeze and burst.

## Heating Systems

Improper use or maintenance of heating systems, furnaces, fireplaces, woodburning stoves, and space heaters can cause fire, puffbacks and smoke damage.

## Prevention for Ice & Snow on Roofs:

- remove snow from roofs
- clean out debris in gutters
- provide continuous ventilation of attic air

#### For Frozen Pipes:

- insulate outside pipes
- shut off water to outside faucets
- while away leave faucets dripping & cabinets open to expose plumbing to warmer air

### For Heating Systems:

- have furnaces, boilers and venting systems serviced by experts annually
- consider a temperature control monitoring system
- homes should maintain a minimum temperature of 60 degrees through the coldest months

#### Other Prevention Tips:

- clean chimneys & flues
- check sewer pipes to make sure they are not blocked by tree roots
- clear trees away from home & wires
- properly insulate home
- never use a gas range or oven for heat
- always have a caretaker or neighbor watch over home while away or unoccupied