



Jubenville Insurance

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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:

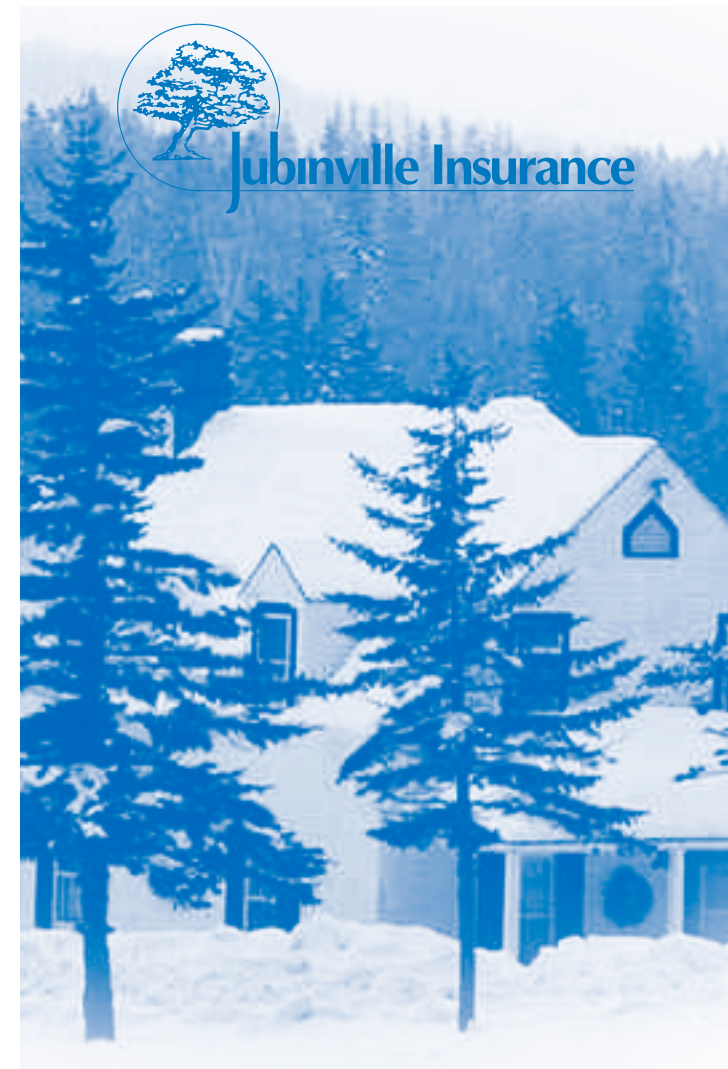
- Group & Individual Life Insurance
- Group & Individual Disability Insurance
- Estate Planning/Business Continuation
- Group Major Medical

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 **Jubenville Insurance** of your claim
- obtain repair or replacement estimates
- keep **ALL** receipts for expenses you incur



Jubenville Insurance



Winter in New England



When Winter Approaches

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.



Frozen Pipes

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, wood-burning 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