

Insurance 101

Keeping Your Home Dry

You might say this is the beginning of the water weather. There's the risk of rains. Then beginning June 1, the start of the Atlantic hurricane season.

With all this potential wet weather, what's the homeowner to do? Well, there are some steps you can take now to keep the water out, and your home safe and dry. Bring in the professionals to put these best practices to work:

- Ensure roof shingles are in good condition and replace any that are not.
- Remove debris in gutters and downspouts, and ensure downspouts are attached and moving water away from the home's foundation.
- Install gutter guards to prevent the gutters from clogging up.
- Check for any signs of leaks at window and door sills. Caulk where necessary to prevent seepage.
- If you have a sump pump, make sure it's in working order. And if it's got a battery backup, you'll want to check that as well.
- Ensure sprinklers and irrigation systems are not leaking into the home's walls or foundation.

And while you're in spring spruce-up mode, consider reviewing your homeowners insurance with your Independent Agent. If you've made any home improvements over the past months, you'll want to make sure you have enough coverage to protect them.

Sources: Insurance Information Institute, Institute for Business and Home Safety, Healthy Homes Maintenance Checklist