

## Insurance 101

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### Refresh Your Home This Spring

The sun is warmer. The days are longer. The grass has no snow. But before you rush out to the golf course or baseball field, you might want to do a few things around the house to get it ready for the hot and wet weather ahead. Here are a few tips:

**Worry-free water.** Make sure the water drains are away from the house, and clean the gutters of debris. If you have a sump pump, confirm that it's operating normally. When the rains come, this will keep the water where it should be—outside your home.

**Roof review.** Shingles should be intact and in good condition. Hire a professional to check for damage such as cracking, leaking or pooling. Also, check the condition of openings to your home, such as skylight flashing, chimneys and attic vents.

**Cold comfort.** You're going to be relying on your air conditioner for many months. This is a good time to clean and replace the filter. Follow the manufacturer's instructions for inspection, service and maintenance.

**Refresh the refrigerator.** To keep your fridge in good condition and your beverages at their frosty best, clean the appliance's fan and coil using a mild detergent. It will improve your appliance's efficiency and life expectancy.

**Re-arm your alarm.** It's a good practice to change your smoke alarm batteries twice a year to ensure they're fresh. It's easier to remember if you do it when Daylight Savings begins and ends.

You might also consider Equipment Breakdown coverage, which you can add to your Kemper Prime Home<sup>SM</sup> policy. Should your warm weather essentials, such as air conditioning, refrigerator or freezer, fail due to a mechanical or electronic breakdown, this extra insurance will enable you to replace them.

In fact, Equipment Breakdown covers a wide range of appliances and home systems. Ask your Independent Agent how you can get this special coverage.

Sources: Mutual Boiler Re, [www.centerforhealthyhousing.org](http://www.centerforhealthyhousing.org)

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