



PCI New England Vice President and Regional Manager Frank O'Brien offers some helpful tips for preventing expensive damage and effectively submitting insurance claims for homeowners and businesses.

Contacting Your Insurer

- Report all damage to your insurance company or agent as soon as you can in order to settle your claim more quickly and accurately.
- Keep all receipts for anything you buy so you can submit them to your insurance company later.
- Inventory all damaged property, take pictures of the damage and check with your insurance company before throwing away any damaged property. Identify the structural damage to your home and make a list of everything you would like to show the adjuster.
- To settle your claim more quickly and accurately, it will help if you have as much information as possible about your damaged possessions when your insurance adjuster comes to look at your property.
- Talk with you agent about what your deductible will be for the storm damage. The deductible can be either a flat dollar amount or a percentage of the home value.
- Many standard homeowners and renters policies provide for reimbursement of additional living expenses when the property is determined to be uninhabitable due to damage. This provision helps in paying for increases to necessary living expenses such as temporary housing and eating restaurant food. In addition, extra expenses such as overnight parking and laundry services may also be covered. Additional living expense coverage does not pay for all living expenses. It covers only the increase over normal living expenses. This coverage typically is limited to 20 percent of the value of the home or 40 percent of the personal property limits of the condominium or rental property.

Ice Storms

- Much of the damage following an ice storm comes from branches and trees falling due to the combination of the weight of the ice and wind.
- Homeowners suffering any type of damage from the storm will need to check their policies carefully to determine the type of coverage they have.

- Damage to trees, shrubs and other plants during an ice storm is not covered under the standard homeowners policy. However, insurance may pay to remove the debris from a fallen tree if it caused damage to a structure covered by insurance.
- Generally damage to refrigerated food caused by a power failure that originates off the 'residence premises' would not be a covered loss.
- If your tree damages a neighbor's property, he or she should file a claim with his or her own insurer.
- If the tree falls on your own house, damage to the house is covered. Generally the policy covers the cost to remove the tree from the house.
- However if the tree or branch falls and does no damage to a covered structure, generally there is no coverage for the tree or to remove the tree from the premises.

Cold Weather Tips

- Insulate pipes, especially those leading to the outside, and plug holes around the pipes with insulation or spray-in foam. Make sure there's warm air flowing around pipes that are located near an outside wall. Check pipes under sinks to make sure they will get adequate heat.
- Keep the heat in the home or building warm enough to avoid problems. At night, the heating system needs to circulate water through the radiator and baseboard heating units to avoid freezing.
- Make sure there's clear access to the main water shut-off valve in case there's a leak or a pipe suddenly bursts.
- Open the water facets in your sinks enough to allow a slow trickle of water to maintain the flow of water in the lines and help prevent freezing. Make sure your sink drains are open.
- Frozen water pipes represent the biggest potential problem for most homes and buildings. A little advance planning will usually prevent frozen pipes, but if they do freeze, you have to be very careful about thawing them out, or you can inadvertently cause a much bigger problem. Using an open flame or a propane torch to thaw pipes frequently leads to a disastrous fire. NEVER use an open flame or propane torch. Safety is the primary concern.