

agent insight

Expect the Unexpected

Having insurance provides peace of mind that your possessions are protected if a loss should occur. Despite that assurance, no homeowner wants to experience a loss, because some possessions are simply irreplaceable.

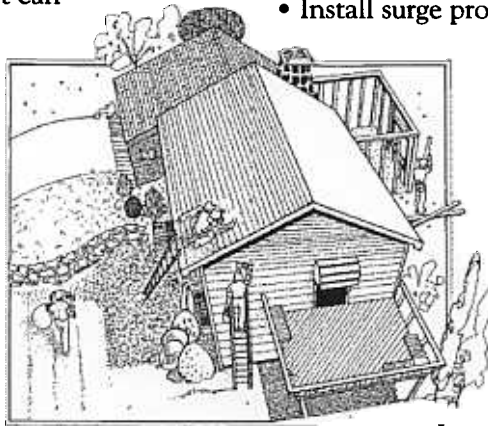
Erie Insurance Group knows how important your belongings are to you. That's why we have developed a list of precautions you can take to help you maintain your home, and also eliminate some dangerous conditions that can lead to a loss.

If you're going away for an extended period . . .

- Leave a car in the driveway
- Place lights on a timer
- Stop your mail and newspaper delivery, or have someone collect daily deliveries
- Disconnect audio/video equipment
- Ask a friend or neighbor to periodically check your house
- Turn off the water supply to your clothes washing machine
- If it's wintertime, leave the thermostat set at 62 degrees or higher

In the wintertime:

- Close air vents to crawlspaces
- Place a towel in cabinet doors below the sinks to keep warm air flowing
- Clear sidewalks and steps of snow and ice as soon as possible after a storm



On the inside:

- Inspect water supply lines to washing machines and refrigerators with automatic ice makers, and replace when worn
- Unclog drain lines for air conditioning units
- Inspect the bathroom for loose tiles or signs of water damage. Re-grout the tile if there are signs it is starting to deteriorate.
- Install surge protectors on major appliances

- Inspect crawlspace in the attic area periodically for signs of leaks
- Do not overload electrical circuits

On the outside:

- Check your roof for wear and tear . . . the normal life expectancy is 15 years
- Inspect trees for signs of decay and remove dead trees from your property
- Keep flowers and shrubs around windows and doors trimmed so no one can hide behind them

This information is provided to you by Erie Insurance Group and your local ERIE Agent:

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