



Your home and possessions are more than important; they represent your life and achievements.

Your home or contents have been damaged... what now?

- Call the police immediately if the damage was caused by vandalism or theft.
- Protect your property from further damage as best you can. If necessary, do simple repairs required to prevent additional damage.
- Get in touch with your broker right away.
- Contact your bank if your claim involves loss of a credit card.

A few tips to help you avoid damage to your home and contents:

- Check your smoke detectors and change the batteries at least twice a year.
- Have your chimney cleaned annually.
- Have fuel oil storage tanks checked yearly for leaks or corrosion.
- Do not, ever, smoke in bed.
- Check that all stove elements are turned off whenever you leave the house.
- Record the serial numbers of valuable personal property and keep them safe with your personal papers.
- If you go on vacation when the temperature could fall below freezing, turn off the water and drain the system, or arrange for someone to check your house daily.