



Six Ways to Protect Your Home This Fall

As the autumn season ushers in the delightful aroma of all things pumpkin-spiced and prompts contemplation about which Halloween costumes to procure for the little ones, it's equally important to prepare your home for the cooler days ahead and the inevitable arrival of harsh winter weather.

Following these straightforward home maintenance guidelines can serve as a protective shield for your dwelling, safeguarding your belongings and fortifying the safety of your loved ones. Moreover, these measures can significantly reduce the likelihood of having to initiate an insurance claim

1. Clean or Replace Gutters: Keeping your rooftop's drainage system clear is essential to redirect rainwater away from your home's exterior and foundation. Clogged gutters can harm your home's surfaces and cause water infiltration in your basement. Periodically check for rust and corrosion in gutters, and use mesh gutter guards to prevent debris buildup.

2. Inspect Your Roof: A leaky roof can be costly and damaging. Before winter arrives, thoroughly examine your roof. Look for cracked or wind-damaged shingles. If you find a significant accumulation of granules in your gutters, it may signal your roof's protective coating is deteriorating.

3. Seal Up Air Leaks: Flaws in door and window insulation can let cold air into your home, increasing heating costs. Check all windows and doors for weather stripping integrity and seal any gaps around them, as well as around windows, doors, and electrical cables, using the appropriate caulk.

4. Freezeproof All Faucets: Preserve the integrity of exterior faucets and in-ground irrigation systems by taking measures to prevent freezing or bursting. This entails shutting off the associated valves and thoroughly draining the lines. Adhere scrupulously to the manufacturer's recommended procedures for safeguarding your in-ground irrigation system from winter-related harm.

5. Check Furnace: Have a certified professional inspect your home's heating system annually, especially as winter approaches. This inspection includes identifying noisy belts, addressing performance issues, and checking the thermostat or furnace adjustments. To avoid dust buildup in your home, clean the furnace filter monthly or replace disposable filters as needed.

6. Talk with Your Lawrie Insurance Broker: Ensuring comprehensive protection for your home begins with securing accurate insurance coverage, and your Lawrie Insurance Group Brokers are licensed professionals with your best interest in mind.

Recent changes in lifestyle, or renovations to your property, whether large or small, could impact your coverage. Our Brokers are happy to have a conversation with you to provide sound advice and ensure there are no gaps in your coverage. Allow us the opportunity to review your policy, strategize on risk mitigation, and find the coverages that fit your needs best.

This way, you can focus on what matters most to you, knowing your home and assets are protected!



Talk to a Broker Today!

Let us help you protect all aspects of your life. We have the customized products and services you need. We're here to answer any questions you have about our products and services.

Call 1-800-661-1518

FALL HOME MAINTENANCE CHECKLIST

While it's time to get excited about all things pumpkin spiced, it's important to prep your home to withstand cooler, harsh weather. Follow these tips to help protect your property and keep your family safe.



Clean/replace gutters

- > Clean/unclog gutters and check whether they need to be repaired/replaced.

- > Use mesh gutter guards to keep debris out.



Inspect your roof

- > Thoroughly inspect roof, checking shingles for cracks or wind damage.

- > If there are large accumulations of granules inside your gutters, it's a potential sign your roof is losing its coating.



Seal up air leaks

- > Inspect all home windows and doors; check that weather stripping is intact.

- > Seal up any gaps around windows, doors and electrical cables with caulk.



Freezeproof all faucets

- > Close shut-off valves and drain lines to protect outside faucets and in-ground irrigation systems from freezing/bursting.

- > Follow manufacturer's procedures for draining and protecting in-ground irrigation system from winter damage.



Check furnace

- > Have a professional inspect your home's heating system annually, before colder weather sets in. Inspection covers noisy belts, performance issues, checking for faulty thermostat/ misadjusted furnace.

- > Check furnace filter to avoid clogging of dust.



Talk to your insurance broker

- > Protect your home with adequate home insurance that covers you in the event something unforeseen happens.

- > Talk to your broker about your policy, possible coverage gaps and risk management steps to protect your home and assets.

SOURCE bhg.com.



Lawrie
INSURANCE GROUP



CanadianBrokerNetwork

**This content is powered by the Canadian Broker Network*