



Tower Hill
Insurance

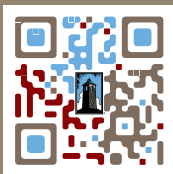
Celebrating 40 Years



Tower Hill
Insurance

Look to the Tower

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LOSS PREVENTION

Whether you live in a condominium, mobile home or site-built house, you want your home to be safe and secure. Some of the most common damage that occurs to homes can sometimes be prevented if you know how to identify, reduce or eliminate risks. Please take a moment to consider the following:

- **Appliances:** Routinely inspect all hoses and lines on washing machines, dishwashers and icemakers for kinks, cracks or evidence of deterioration, replacing them as needed. Vacuum dust and lint around, under and behind the dryer. Regularly clean the dryer vent and pipe to remove accumulated lint and debris, especially if your dryer vents through the roof.
- **Water Main:** Make sure everyone in your household knows where the main water valve is in the home, as well as how to turn it off. Before traveling, turn off the water at the main valve or at major appliances.
- **Central Air Conditioning:** When turning on the air conditioner for the season and during monthly use, pour a cup of mild bleach solution down the drain line to reduce algae and mold. Check the drip pan under the evaporator coils monthly for standing water. Have a qualified technician perform regular service checks to ensure the system is functioning properly.
- **Tubs, Showers & Sinks:** Cracks or mold on caulking may indicate the seal is no longer watertight. Remove old caulk, clean thoroughly and dry before applying new caulk.
- **Roof:** If you can safely inspect your roof, look for cracked or missing shingles, rotted wood or exposed areas near pipes, chimneys and vents. If you are unable to inspect your roof, consider hiring a home inspector or roofing company to check your roof annually.
- **Gutters:** Clean out gutters once or twice each year. Make sure downspouts are connected properly and carry water away from the foundation.
- **Water Heaters:** Drain and clean the water heater as recommended by the manufacturer. Inspect your water heater annually for rust, cracks and leaks.
- **Toilets:** Check and replace the fill valve or float if the toilet tank takes a long time to fill up or runs constantly. Replace copper and plastic toilet supply lines with flexible, reinforced hoses.
- **Smoke Alarms:** Test the smoke alarms monthly, by pushing the test button to ensure they are operating correctly; change the smoke alarm batteries annually.
- **Fire Extinguishers:** Keep at least one multi-purpose ABC (rated for most household fires) fire extinguisher in your home. Inspect your fire extinguishers periodically to ensure that they are in working condition.

