



Ames Insurance Center

December 2011 Newsletter

THE OFFICE WILL BE CLOSED AT NOON ON FRIDAY, DECEMBER 23RD AND CLOSED ALL DAY ON MONDAY, DECEMBER 26TH.

HAPPY HOLIDAYS!

Winter Contest Ends!

Don't be Left In the Cold Giveaway ended the first of the month. Congratulations to our lucky winner!

Thanks to all who "Liked" us, stopped by the office, and referred your friends/family to us!



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PROTECTING YOUR HOME DURING WINTER

Winter weather in the Midwest has commenced! The first snowfall in Ames was in early November. Unfortunately, with snow comes cold and unpredictable weather that can end up being very costly to you if not prepared. Listed below are some tips from Travelers Insurance to reduce your risk of insurance losses this winter.



- * Set your thermostat no lower than 65 degrees. Any colder and the pipes, which are located inside the walls, may freeze.
- * Disconnect any hoses from outside spigots.
- * Know where the main water shutoff is in the house and how to use it, just in case you need to do so this winter.
- * Clear gutters of leaves and other debris so snow and ice can melt and flow freely.
- * Keep an eye out for ice dams!
- * Make sure your fireplaces, heaters and wood stoves are working properly to avoid any mishaps.
- * If you go on a trip, have a neighbor check your house for frozen pipes or water leakage to fix the problem before it gets worse.
- * Check your trees for dead limbs that may fall off with the weight of snow and ice.

WHEN ACCIDENTS HAPPEN...

If you find that your pipes have burst or are already frozen, take action immediately!

- * Unthaw the pipes if they haven't burst yet or call a plumber for advice and help.
- * If pipes have already burst, shut off the water and clean up the water spill before more damage can be done.

As soon as you get a chance you will need to notify your insurance agent or the com-

pany. It isn't necessary for the adjuster to see the mess before you take action-just the resulting damage. Make a list of all the damaged items and, keep receipts for the repairs. Take action to protect items from any further damage and prevent another mishap!