

CLAIMS

Broken Pipe, Overflowing Toilet: What Do I Do?

It's 5:30 p.m. and you are just getting home. As you are putting your key in the lock the only thing you can think about is sitting down and relaxing for the evening.

Unfortunately, as you take the first step into your home all you hear and feel is squish. The last thing you ever expected has happened: a water pipe has broken or your toilet overflowed, filling your home with water.

Hopefully this will never happen to you. But if it does, here are a few tips to help you get your home back to normal:

- Stop the leak. This might entail turning off the water and calling a plumber.
- Identify the source of the water and if emergency repairs are required. Preserve the parts and take a photo if necessary.
- Remove the excess water, either by soaking it up or pumping it out.
- Complete the drying-out process. Use fans and a dehumidifier to remove the balance of the moisture.

Even if you remove all the visible moisture, water may still be in your home. Materials such as carpet pad, drywall and subflooring can soak up water. If this material is not properly dried it can become permanently damaged.

Consider calling a qualified water restoration company for help. Most of these companies have well-trained professionals who can completely dry out your home and preserve your possessions.

Remember, if you have an experience like this, never hesitate to call our office. We are here to help you navigate through these unexpected events in life.

LIFE INSURANCE

The Right Time To Buy Is ... Now!

You know you have a need for life insurance and you've thought about buying it someday. You just haven't done it yet. So, what are you waiting for?

Life is uncertain. If something happened and your family had to go on without you, life insurance would makethey'd be OK financially. By waiting to purchase life insurance, you're taking a risk that your family could struggle financially in the event of your death. That's not a gamble you have to make. Please consider buying now to protect what matters most: your loved ones.

Aside from the risk that life insurance may not be there when you need it, there are other costs associated with waiting to buy. Life insurance premiums are based primarily on your age and the assumption that you are in good health. As you age, your rate increases. An individual can expect to pay \$5,000 to \$10,000 more when purchasing a whole life policy with premier rates at age 40 than he or she would at age 35. In addition, if a person's health deteriorates over time, he or she may become ineligible for life insurance or incur very high costs to purchase protection.

Take the opportunity to purchase life insurance now to minimize expenses and avoid the possible consequences of waiting to buy. Please contact us today to discuss your needs and get life insurance in place. The time is right!