

### Ways to Prevent Claims

This list of recommendations is designed to protect against various risks that expose you to potential damage or injury at your property. Please contact Foley & Palenscar Insurance Agency at 781-762-2715 if you have any questions. To protect yourself, your family, guests and/or others, it is best avoid the following:

- Bathroom vents that have not been cleared of dust and debris. Buildup inside a bathroom vent causes moisture to become trapped inside your bathroom and will cause mold and mildew.
- Candles/incense of any kind
- Dog breeds such as Akita, Chow, Doberman, German Shepherd, Pit Bull, Rottweiler, Shibu Inu and Wolf. Also avoid hybrids containing any of these dog breeds.
- Chimneys that have not been cleared of debris or that are tilted or chipped
- Dryers that have not been cleared of lint, dust and debris. Remove lint every time you use your dryer and clean dust underneath dryer at least twice a year to avoid fire.
- Dwellings with fuses and/or knob and tube wiring or AMP service less than 200
- Dwellings with no central heat or with a wood stove as primary source of heat
- Dwellings on piers and stilts or log homes
- Dwellings without smoke and carbon monoxide alarms
- Extension cords used constantly to provide power to anything in your home. Extension cords are for temporary use only.
- Exterior doors that do not have a deadbolt lock (including basement door to bulkhead)
- Exterior or interior stairs with two or more steps that do not have a sturdy handrail
- Exterior siding that includes an Exterior Finishing System (EIFS)
- Exterior ventilation or drains that may become blocked by snow, trees or bushes
- Farm property and horses or other structures that house farm animals
- Fireworks: Avoid using fireworks of any kind.
- Flat roofs or roofs that contain worn, chipped, cracked or loose shingles
- Garage doors that do not operate properly or do not have a motion sensor
- GPS devices. Do not leave GPS devices, cell phones, cameras or computers in your automobile.
- Gutters or down spouts that are clogged with debris
- Hardwood Flooring: When having your hardwood floors refinished or resurfaced, you must open the windows and place fans at open windows to pull the air outside in order to avoid a build-up of fumes that may ignite. If the fumes ignite, the house will burn very quickly and any people in the house may get burned.
- Home based business. Did you know your policy specifically excludes business liability (e.g. FedEx deliveryman who slips on your property)? Be sure to obtain proper business coverage from Foley & Palenscar Insurance Agency if you work out of your home. Endorsements or business policies are available to you.
- Home day care. Did you know your policy specifically excludes home day care liability?
- Oil and propane tanks that are underground or exterior and tanks that are rotted or rusty

(check the bottom)

- Lead paint. Did you know your policy specifically excludes lead paint liability?
- Piping from your oil or gas burner that does not connect fully to your chimney. Make sure there is no empty space surrounding the pipe / chimney connection (risk of fire and carbon monoxide poisoning).
- Recreational vehicles such as ATVs, golf carts and scooters as well as skateboard or bike ramps
- Renovations (Please contact us if you plan to perform renovations and/or additions to your home as this may require a separate policy. Always obtain certificates of liability and workers compensation from any contractor you hire to perform work at your property, including home cleaning contractors.)
- Siding, roofing, fencing, decking, stairs, walls, walkways with material that is rusted, cracked, loose or chipped or where any of the above are made of wood and connect to soil (rotting, rodents, termites)
- Skate board or bicycle “half-pipes”, ramps or jumps of any kind.
- Slab foundations for homes constructed prior to 1970
- Smoking inside your home. Properly dispose of cigarettes, matches and ashes at all times.
- Snow tubing or sledding.
- Space heaters of any kind, new or old.
- Swimming pools that are not fenced in or have diving boards or slides or above-ground pools without a safety ladder or fence with latching gate (Make sure latch for pool is as high as possible so children cannot open the latch. Make sure neighboring children do not have unsupervised access to your pool.)
- Trampolines (even if you have the fence around the side). Trampolines cause head and spinal injury.
- Tree houses and rope swings. Also, swing sets must be properly maintained. Make sure chains are not rusty.
- Trees or plants that are rotted or untrimmed or block any important views of the driveway or roadway
- Ventilation from your electric or gas clothes dryer connected to the exterior vent that is loose or filled with debris. Make sure to clean out ventilation at least once a year.
- Washing machines on second or third floors that do not have a protective basin with a drain that lies underneath the washing machine for water overflow. Know where your shut off valve(s) is/are located.
- Washing machines that connect to old, metal piping. Make sure piping to and from washing machine is in excellent working condition. You should replace rubber tubing with wire mesh tubing (only \$30 at Home Depot) to avoid having a rubber tube dry out, crack and burst.
- Washing machines with no shut-off valve nearby. Make sure to shut off the water valve whenever your washing machine is not in use, especially when you will be away from home.