

HOME MATTERS

Loss prevention tips for all your home matters provided by: **Marshall & Sterling**

The Importance of Being Proactive

Homeowners can suffer a magnificent amount of damage from windstorms and hurricanes. Before hurricane season hits, homeowners can reduce their exposure to these losses by protecting the roof, windows, entry doors and garage doors.

CONTROLLING WINDSTORM DAMAGE

Roof Protections:

- Have your roof inspected to make sure that it's up to code and has enough nails per shingle.
- Make sure gables are securely attached and reinforced to the frame walls.
- Consider installing hurricane clips, as they will prevent high winds from ripping off your roof.

Entry Door Protections:

- Install solid wood or hollow metal doors with at least three hinges and a dead bolt lock.

Window Protections:

- Install impact-resistant shutters on your large windows and glass doors. They will reduce damage caused by pressure changes when windows and doors break. These shutters also protect glass from windborne objects.
- Consider installing impact-resistant windows and patio doors.

Garage Door Protections:

- Install singlewide garage doors versus doublewide doors because they are not as susceptible to wind damage due to their size.
- Choose heavy hinges to strengthen doors.

Safety First

Approximately 50 percent of all Americans live within 50 miles of a coastline and are consequently exposed to hurricanes. To prevent excess damage, plan for a storm by keeping your homeowners policy insured values up-to-date, purchase flood insurance and practice a family evacuation plan. When a storm hits, you may have only minutes to gather your most important belongings and leave your home, maybe for good, so it's important to be prepared!

Marshall & Sterling Insurance

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