

SOME FREES ADVICE

Frees Insurance, Inc. 120 Gay Street, Phoenixville, PA 19460

610-933-4950

Winter Home Maintenance

Some Frees Advice—Winter

1st Quarter 2005



The staff at Frees Ins is always here to help. When you call you can talk to any of us regarding your account. We are:

Robb Nancy Lisa
Patty Diane Kelly
 Dave

Winter weather can present unexpected risks to your home and safety. Here is a helpful winter home maintenance checklist so you can protect your investment.

- Check and clean your heating system to make sure it is in good working condition for the winter months.
- Have adequate fuel reserves on hand since fuel carriers might not be able to refuel for several days during severe weather.
- Close off and lower temperature in unneeded rooms. Make sure there is enough heat to prevent the freezing of pipes.
- Insulate pipes that pass through unheated areas. Your home's crawl space, attic and garage are three such areas.
- Clean the clothes dryer exhaust duct and space under the dryer. This prevents lint from accumulating and decreases the risk of fire.
- Service snow removal equipment and have rock salt on hand to melt ice on walkways.
- Remove screens from windows and install storm windows.
- Protect your roof against heavy snow and ice loads

by keeping gutters clean and roof drains opened.

- Inspect washing machine hoses periodically and replace hoses that show signs of leaking.
- Set the heat in your home no lower than 55 degrees.



Should I File a Claim for a Small Loss?

If your tub overflows, or you get a small ding in your car door should you file a claim? This is a question we are asked on a weekly basis here at Frees Insurance.

Although the decision is ultimately left to the insured, we here at Frees Insurance do believe that some claims are

too small to report.

Keep in mind if you make even a few small claims, your carrier may raise your rate or in some extreme cases even drop you when your policy renews.

Before submitting a claim, find out how much it will cost to repair the damage. If it is

less than \$1,000, we believe in the long run you will be better off paying for the repair yourself.

In addition, it might be prudent for you to raise your deductible to \$1,000 on your policy itself. That way you could reap the benefit of a small savings in premium on

an amount that you would probably cover yourself anyway.

If you are interested in reviewing your current deductibles for either your homeowners or auto policies, please give us a call. We welcome talking to you about what makes sense for you.

Inclement Weather Driving Tips

With winter here, we thought it would be a good time to review a few inclement weather driving tips.

First and foremost, if possible, stay home and avoid driving in bad weather. Rain, wind, fog, snow and ice all make driving more difficult. Never underestimate bad road conditions or overestimate your ability to drive in them.

If you must drive, always remember that posted speed limits are for ideal weather conditions and maximum visibility. Adjust your speeds whenever conditions are less than ideal.

With all the SUV's on the roads these days, it is also important not to be overly confident with your four-wheel drive vehicle. Four-wheel drive does not mean you can stop or turn more quickly in hazardous conditions.

If you get caught in heavy fog, the best thing to do is stop well off the road until visibility improves. If there is no safe place to stop, slow down, turn on wipers, defroster and low-beam headlights. Even consider turning your radio off and putting the window down. This will enable you to

look and listen for engine sounds or car horns.

For many of us, snow and ice are our worst driving nemesis. Always take time before getting in your car to make sure all windows are clear. This one action could be life saving for you. Always drive slower than usual and avoid sudden maneuvers. Your best bet is to keep your tires moving, no matter how slow you must go to do so. Always remember that overpasses and bridges freeze before other pavement.

If you begin to slide, do not slam on the brakes. Simply ease off the accelerator, then



gently apply brake pressure and steer in the direction you want the car to go.

And finally, if in the most unfortunate event you find yourself trapped during a blizzard, DO NOT leave the car unless help is visible within 100 yards. It is easy to become disoriented and lost in blowing, drifting snow and white-out conditions.

We hope that these tips prove to be helpful when driving this winter. As your insurance agent, we want you to stay safe throughout this difficult driving season.

Preparing for Winter Vacation

If you're one of the fortunate people that gets out of town when the weather turns cold, we have a few tips for keeping your house safe.

- Make sure all electrical appliances are turned off. Also make sure to turn the water off to your washing machine.
- Lock all windows and doors, and never leave your key hidden outside of your home.
- Let a trusted neighbor know you will be away. We have enclosed a business card to give them, and in case of an emergency they can contact our office for you.
- Arrange to have the newspaper and mail held until your return, or have the neighbor collect them for you.

Did You Get More Than Coal This Holiday?

Now that the holidays are over, it is time to protect those special gifts you received.

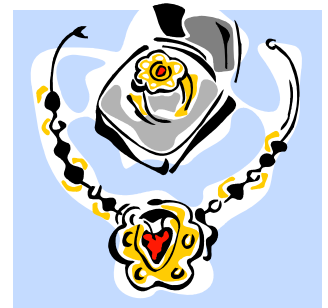
First quarter is a perfect time to take inventory of your Valuable Items. Did you know that all of your jewelry, furs, fine arts and collectibles may not be covered under your current homeowners policy?

All homeowner policies have limitations on what is covered. In some cases the limits are as low as \$1,000 for each item.

With this in mind, if you think your current items or your new holiday gifts may be valued too high to be protected by your homeowners insurance, give us a call. We

offer Valuable Items Policies that would protect you from loss and damage for all your prized possessions.

These policies offer maximum protection for minimum expense.



*"The weather is like
the government,
always in the wrong."*

*Jerome K. Jerome
1868-1927
British Humorous
Writer*