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The Official Newsletter for Narragansett Bay Insurance Company Customers

Winter Weather Guide

At Narragansett Bay Insurance Company, we pride ourselves on being the number one choice for responsible homeowners. That is why we work diligently to provide you with proactive steps to prepare your home for all seasons and protect your home from a loss. In order to make sure you stay ahead of the next winter storm, NBIC offers the following home maintenance tips to consider:

General Maintenance

- Clean debris from gutters, downspouts and roofs while checking for damage
- Make sure the caulking around doors and windows is adequate to reduce heat loss
- Check windows for deteriorated sills and putty to prevent water damage to walls and ceilings
- Take a look at large trees on your property and remove trees and limbs which appear rotted and could damage your property in winter storms
- Insulate pipes in your home's crawl spaces and attic
- Familiarize responsible family members with gas main valve and other appliance valves shut-offs
- Locate water main shut-off and be sure it is in working condition
- Clean the clothes dryer exhaust duct, damper and space under the dryer
- Check your home for water leaks
- Check the water hoses on the clothes washer, refrigerator, ice maker and dishwasher for cracks and bubbles
- Have a heating professional check your heating system and replace your furnace filter annually
- Make certain fire extinguishers are readily available – with one on each floor of the home
- Test your emergency generator
- Test your sump pump and have battery back-up in the event of a power failure



Steps to Help Prevent Puffbacks

A puffback is a messy furnace malfunction that occurs when an oil burner backfires, sending soot throughout your home. It can happen all at once, covering the interior in grimy soot, or it can leak soot particles more gradually.

The following steps can help prevent such damaging accidents:

- Have your oil-burning furnace professionally checked and cleaned annually.
- Keep an eye out for traces of soot in your home. It can look like normal dust, but if you are experiencing a gradual puffback, the amount of “dust” in your home will increase noticeably.
- Install a carbon dioxide monitor in your home. Puffbacks (and the soot they create) will increase the CO₂ levels in your home. A CO₂ monitor may enable you to detect the puffback in its early stages.



Fire Prevention & Safety

According to the U.S. Fire Administration, in the past decade over half a million fires have occurred, resulting in over 190,000 deaths and injuries.

Securing comprehensive homeowners insurance will help replace items lost in a fire and can assist with the rebuilding of your home. However, at NBIC we want our policyholders to avoid the trauma of a house fire all together, and offer the following precautions to keep your home and loved ones safe.

Smoke and Fire Alarms

- UL approved smoke and carbon monoxide alarms should be installed on each level of your home and in every bedroom.
- Replace batteries in your smoke and carbon monoxide alarms.
- Inspect and clean dust from the covers of your smoke and carbon monoxide detectors.
- Review your fire escape plan with your family.



Candles

- Never leave burning candles unattended.
- Only burn candles while under constant adult supervision.
- Place burning candles away from drafts and vents.
- Place candles on secure furniture out of reach of children and pets.



Wood, Pellet and Gas Stoves

- Before purchasing a wood, pellet or gas stove check with your local fire department and/or building code officials to inquire about local ordinances and to see whether or not a permit is necessary before you install a stove.
- Wood, pellet or gas stoves should be professionally installed.
- Store firewood at least 30 feet away from your home.
- Have a certified chimney sweep inspect and clean the flue (liner) and check the fireplace damper.
- Keep at least one dry-powder operated, ABC-type fire extinguisher in the home at all times.
- Remove clutter which may have accumulated on or near the stove or fireplace.
- Be sure your chimney is lined and liner is in good condition.
- Be sure chimney bricks and mortar are in good condition.
- Do not have more than one heating device in a single flue.



Safety Precautions

Prevent Electrical Fires

Most electrical distribution fires result from problems with “fixed wiring” such as faulty electrical outlets and old wiring. Problems with cords (such as extension and appliance cords), plugs, receptacles and switches also cause many home electrical fires.

Many avoidable fires can be traced to misuse of electric cords, such as overloading circuits, poor maintenance and running the cords under rugs or in high traffic areas. To avoid electrical fires:

- Routinely check your electrical appliances and wiring.
- Frayed wires can cause fires. Replace all worn, old or damaged appliance cords immediately.
- Replace any electrical tool if it causes even small electrical shocks, overheats, shorts out or gives off smoke or sparks.
- Keep electrical appliances away from wet floors and counters; pay special care to electrical appliances in the bathroom and kitchen.
- Buy electrical products evaluated by a nationally recognized laboratory.
- Keep clothes, curtains and other potentially combustible items at least three feet from all heaters.
- If an appliance has a three-prong plug, use it only in a three-slot outlet. Never force it to fit into a two-slot outlet or extension cord.
- Don't allow children to play with or around electrical appliances like space heaters, irons and hair dryers.
- Use safety closures to “child-proof” electrical outlets.
- Use electrical extension cords wisely; never overload extension cords or wall sockets.
- Immediately shut off, then professionally replace, light switches that are hot to the touch and lights that flicker.



Frozen Pipes Can Cause Extensive Damage

The chill of another New England winter is officially upon us, and with that comes the increased possibility of frozen pipes. At NBIC, we strive to educate homeowners, through the ShelterPride® program, on what causes loss and how to best mitigate their potential for exposure. Frozen pipes are one such hazard that can lead to extensive water damage should those pipes expand and burst. However, this occurrence is also highly preventable.

While sudden and accidental discharge of water from plumbing systems is covered under most standard homeowners insurance policies it is always best to take precautions to avoid loss entirely.

To prevent frozen pipes:

- Leave the heat on in your home to a minimum of 55°F during bitterly cold conditions.
- Remember to use all of your plumbing fixtures at some point during the day.
- Turn the water off at the shut-off in the basement for all external faucets and showers. Drain and then cover all external faucets.
- During extreme cold, keep the indoor faucets running at a slow drip to maintain water flow.

Should you experience a loss resulting in water damage, turn off the water supply as soon as possible. Homeowners should also contact a water mitigation specialist to dry out your home properly before mold or mildew can set in. Visit our website www.nbic.com to learn how we can assist you throughout the claims process.

Be Ready In Any Emergency

Blackouts and snow-ins can occur during winter months, so take a moment to prepare yourself and your family for such emergencies. Having the following items ready will help you make it through safely:

- Flashlights
- Bottled water
- Nonperishable food items
- Blankets
- Essential medications
- Special items required of infants, elderly or disabled family members
- Phone numbers for your utility companies
- Battery backup to protect your computer and other important electronic equipment
- First-aid kit
- Battery powered radio
- Extra batteries
- Cash
- Important Contact Information:
 - NBIC Claims Department: 800.343.3375 (option 2) or visit www.nbic.com and click "Report a Claim"
 - Electric Company: _____
 - Gas Company: _____
 - Doctors: _____



If you are a smoker, remember to exercise caution:

- Please smoke outside.
- Wherever you smoke, remember to use deep, sturdy ashtrays.
- Extinguish cigarettes completely and discard in a proper receptacle.
- Never smoke in a home where oxygen is used.
- Be alert!



ShelterPride® A value added service to homeowners

Narragansett Bay Insurance has developed ShelterPride®, our exclusive risk management and underwriting program. Part of our initiative to increase homeowners' awareness of what causes loss, whether it is a tripping hazard which may lead to an injury or a condition which may cause a water loss that could ruin personal items such as irreplaceable family heirlooms or photo albums.

Ensuring that your home has the proper amount of insurance based on its value is another benefit of ShelterPride®. In some cases, your home may be over insured, entitling you to a reduction in your premium.

With the ShelterPride® interior and exterior home report, Narragansett Bay is in a better position to evaluate a loss situation. It helps us to identify the scope of loss and reduces the time required to settle a claim in the event of a catastrophic loss. In addition, the more we are able to increase the awareness of reducing risk among our policyholders, the fewer claims we have to pay, enabling us to help lower the cost of insurance for homeowners.



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