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Seasonally Transitioning Your Home

People make changes in clothing and accessories as the seasons change. Likewise, your house has changing needs as it moves from winter to spring to summer. Failure to address these changing needs can create both short and long-term challenges. Though the list of potential items is endless, we offer a few suggestions.

Clean Gutters and Downspouts. Clogged roof drainage is perhaps the greatest contributor to wet basements. Make sure the ground slopes away from the foundation and that downspouts drain a sufficient distance from the foundation.

Inspect the Air Conditioning/Heating System. Unless you are a professional, we recommend you call one. The cost is low compared to doing it wrong.

Inspect Flashing and Window Seals. Be sure to inspect and repair areas where water seals may be starting to fail.

Repair Damaged Siding Once protective siding has been breached, water and the elements can multiply damage to areas behind it.

Check Crawlspaces. Never a popular place, crawlspaces can hide termite and water damage. Check the crawlspace for problems. If there is not a vapor barrier (such as plastic or foil) consider having it installed.

Protect your property by helping your house stay up-to-date with the changes in season.

Ensuring Insurance Rights

All insurance is equal until you make a claim. That's when cheap or wrong coverage becomes a nightmare. At Millville Mutual Insurance Company, we work hard to make sure your policy is right.

Right Amount: There is a trade-off between cost and coverage. Higher levels of coverage cost more. Coverage levels needed depend on tolerance for risk, personal budget, and individual preferences.

Right Insurance Company: Excellent service is essential. As friends and neighbors, Millville Mutual Insurance Company is invested in making sure you are protected.

Right Type: Insurance can be purchased of varying types of coverage in times of loss. Construction and replacement costs rise every year, and coverage can fall with depreciation. Contact your agent to review the types of insurance that fit your needs.

Right Price: Millville Mutual Insurance Company brings you the best insurance and service at a very competitive price.

Contact your agent to make sure your insurance is right.

A Burglar's Work Schedule

An ounce of prevention can help keep your home off a burglar's work schedule.

Burglars don't punch in on a time clock. However, there is some predictability to their schedule. Specifically, they usually want to be in your home when you aren't. They usually try to avoid confrontation.

Over the last several decades, burglars have modified schedules to accommodate their "clientele." In 1961, 16% of burglaries took place during the day time. However, as more women moved into the workplace, burglars adjusted their hours. More recently, 60% of U.S. burglaries take place during the day when more homes are unoccupied.

Likewise, burglaries are more likely to occur on weekdays than on weekends. It is difficult to pinpoint times for burglaries, but most are believed to occur between 10 a.m. to 11 a.m. and 1 p.m. to 3 p.m.

Seasonally, burglaries are least likely to occur in February, and are most likely to occur in August. Perhaps the pleasant weather coupled with family activities outside the home (such as vacations) make residences more attractive.

Prevention? Keep your house from looking unoccupied. Avoid letting newspapers or mail accumulate. When away, use timers to turn lights on and off. Let trusted neighbors know you will be gone. An alarm system (or even an alarm system warning sign) may be enough to discourage a burglar.

AVOIDING ELECTRICAL SYSTEM STRAIN

Many people have little understanding of the electrical system in their homes. While operation of electrical devices in the home does not require a great deal of electrical knowledge, we encourage policy holders to be aware of the warning signs that indicate their electrical system may be under strain or having problems.

Electricity has been shown to be a safe and reliable source of residential power for many decades. Yet, faulty or inadequate electrical systems are too frequently a source of fires in homes and businesses. Be aware of the signs of electrical strain that can include:

- ***Recurrent tripped circuit breakers or blown fuses***
- ***Wall outlets that are warm to the touch***
- ***Discoloring of wall outlets or power cords***
- ***Crackles, hisses, or sizzles coming from the outlets***
- ***Frequent momentary power loss or dimming of lights***

If you have any of the problems listed above, or have other concerns about your electrical system, have it evaluated by a licensed professional as soon as possible. Your continuing attention to warning signs in your electrical system is one of the best investments you can make in your property and for your family's safety.