

{Company_Logo}

Call Us Today!

{Company_Phone}



The Thaw After the Freeze

Last Thanksgiving, my family all went out to Los Angeles to visit my brother and his family. While we were there, my husband and I took our son to Universal Studios. What started out as a fun family day turned into a disaster when we got a call from our neighbors saying that they noticed a pipe had burst in our irrigation and was pouring water into our basement. Luckily, we have family close by who were able to go into the house and shut off the water and prevent much damage, but it definitely put a damper on our vacation.

The risk of a frozen pipe in winter is not in the freezing, but in the thawing. As water freezes, it expands and may damage the pipe. As the temperature rises above 32 degrees the water thaws, and the leak begins. If you have not turned off the water, the leak turns to a gush and can cause serious damage to your home.

If you leave your home for any length of time, even for a short vacation, please turn off the water or set the thermostat at no less than 60 degrees. Drain the outside pipes too!

Avoid a water claim and enjoy your vacation!

Taking Care of Business

Winter Means Rewards and Risk for Independent Plowers

You are an independent contractor who uses a pickup to plow and clear snow from roads, driveways and parking lots in the winter months. Does your auto policy cover you for liability and property damage? It depends.

All companies view this exposure differently. Some companies will only allow road and small commercial lots plowed, while others will only allow private driveways plowed. Most companies will not allow state roads and/or large commercial parking lots, i.e. malls. Contact your agent to make sure your company fits what work you accept.

The only common denominator is you must inform the company that you are plowing. Most companies will charge you more premium on your commercial auto policy to cover the exposure. Some companies may also require a liability policy to supplement the coverage.

Accidents that occur during plowing, such as knocking over signs or damaging structures, and accidents that occur after plowing, such as slip and falls, can be covered by insuring properly. Call your Customer Service Representative with any questions.

To all of our highly valued customers



Puffback: Avoid This Homeowners' Nightmare

Insure Info Blog reported: If you haven't heard this term before you can be forgiven — but if you have an oil-fired furnace, boiler or water heater, you may want to get educated sooner rather than later. Just a hint: if your Google search turns up a cute little bird, that's not the kind of puffback you need to worry about.

Puffback is a furnace backfire that discharges thick, sticky, stinky soot into every crevice of your home. Trying to remove this nasty residue on your own is frustrating and ineffective — there's no easy fix. Normal cleaning products only spread the damage. Puffback damage requires a professional removal and restoration process similar to the type used after fires.

If you have the misfortune to experience puffback, call your insurance agent right away to start a claim and to get a recommendation for a reputable restoration specialist in your area. It will depend on your insurance policy of course, but it is likely that your homeowners will cover some or all of the damage. But the bottom line is this: puffback is preventable, so don't let it happen in the first place. Have oil-fired heating appliances serviced regularly!



We look forward to working with you again in 2015!

NEED MORE INFORMATION OR A QUOTE?

Check out <http://elinsurance.com/>