



ShelterPride® NEWS



Claims Corner



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Ice Dams

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The Official Newsletter for Narragansett Bay Insurance Company Customers.

Prevent the devastation of home fires

At Narragansett Bay Insurance Company, we pride ourselves on being the number one choice of responsible homeowners. That's why we diligently work to provide you with proactive steps to protect your home and your loved ones from loss. One of the most devastating losses a homeowner may face comes in the form of a house fire.

According to the U.S. Fire Administration, in the past decade over half a million fires have occurred, resulting in approximately 191,000 deaths and injuries. Besides the potentially deadly consequences of a house fire, homeowners often face financial ruin if they are unprotected. Having proper homeowners' insurance will help to replace items lost in a fire, and can help you rebuild your home – and your life.

We offer a variety of homeowners' insurance options, customized to your specific needs. However, we also advocate for homeowners to take charge of preserving their largest investment. Fire prevention is one of the few tasks in which a homeowner can take an active role. By taking just a few simple precautions, you can keep your home and loved ones safe.

- Install smoke and carbon monoxide detectors and replace the batteries every six months.
- Keep fire extinguishers readily available – and have one on each floor of the home.
 - If using a space heater, always keep it away from flammable/combustible materials.
 - Keep matches and lighters out of the reach of children.
 - If you must smoke, do so responsibly, and never, ever in bed.
 - Inspect extension cords for frayed or loose sheathing and wiring.
 - When cooking, never leave items unattended on the stove.
 - If you own a fireplace or woodstove, have it professionally cleaned and inspected. Also, keep loose debris away from the fire.
 - Organize a family evacuation and response plan to make sure everyone knows what to do in the event of a fire. Also, remember to account for the special needs of young children, the elderly or disabled, and your pets.
- Choose a designated meeting place once everyone is safely out of the home.

We understand the trauma that comes with home fires, and at NBIC we want to make certain that you and your loved ones are properly prepared and protected. For more information, please call your insurance agent for advice.



Claims Corner

The following are case studies in fire losses endured by actual NBIC customers. It is important to note that these occurrences could have been prevented if some basic precautions were taken, which every responsible homeowner should be aware of.



Case Study

Cape Cod, MA

A dryer fire occurred, causing tens of thousands of dollars in property damage to the home of one of our customers. This fire displaced the family of four from their home and school district for several months while repairs were being made. To the dismay of the family, it was discovered that the dryer vent was improperly installed. This caused a build-up of heat and lint in the unit, which ultimately triggered the fire.

Cost of Loss: \$135,000

Prevention: Make certain all exhaust vents are properly installed, and regularly clean out the lint trap after each drying cycle.

Case Study

Brielle, NJ

Combustibles in trash bags destroys the home of a family of four – a home which had been passed down through generations. The loss occurred due to the ignition of chemicals and solvents that were cleaned out of a utility shed. The homeowner packaged the contents of the shed in large plastic trash bags. These bags were placed in trash cans kept by the side of the home. It is believed that the bags over-heated in the hot July sun and ignited, burning up the side of the home and into the rafters. Once in the attic, the fire spread throughout the entire home.

Cost of Loss: \$440,000

Prevention: Always dispose of combustibles and chemicals properly. Take them to be recycled or neutralized immediately and never leave them in an area that will be subject to high temperatures.

Case Study

Long Island, NY



While traveling due to a family emergency, one of our customers had his home completely destroyed by fire. The homeowner's daughter was responsible for tending to the family pets while he was away. One afternoon, after walking the dog, the daughter extinguished a cigarette butt in an old planter on the front porch. The butt smoldered and ignited the plant, and subsequently the porch, resulting in a total loss house fire.

Cost of Loss: \$385,000

Prevention: All smoking material must be properly disposed of.

NBIC believes the best line of defense to a fire loss, or any loss for that matter, is a conscientious, dependable, and well-informed homeowner.

Most losses that occur inside the home are preventable. Understanding how the systems of your home function, maintaining these systems, and paying attention to changes in their operating behavior can make the difference in saving you and your family from the heartbreak of a severe loss.



Winter weather can mean frozen pipes

With the colder weather officially upon us, now is an excellent time to learn more about how to avoid frozen pipes, and the subsequent water damage that can occur should those pipes expand and burst. Although sudden and accidental discharge of water from plumbing is covered under most homeowners' insurance policies, it is always better to avoid this occurrence 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.
- 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, such as SERVPRO, to dry out your home properly before mold or mildew can set in. Visit our website www.nbic.com to read more about frozen pipes and how we can assist you throughout the claims process.

Is your home safe from puffbacks?

Before you turn on your heat this winter, it is important to be aware of the potential of puffbacks in your home. A puffback is a sudden explosion of soot into the air caused by a furnace or oil burner malfunction that can cover the interior of your home with soot. They often occur in late Fall, when homeowners are turning their heating systems on for the first time.

Most often, a puffback will occur gradually but can cause tremendous destruction to your home. Initially, many people mistake soot for dust and simply wipe it away. However, once cleaned this dust often reappears and can sometimes be accompanied by a strong oil odor. If you begin to notice soot accumulating on objects or walls within your home turn off your heating system immediately. To avoid puffbacks entirely, have your oil burner serviced and cleaned annually. In addition, it is also a good idea to make certain that your carbon monoxide detector is working properly, as puffbacks can also affect the air quality in your home.

Whether you need emergency restoration or top-to-bottom home cleaning following fire, water or mold damage, you can trust your local SERVPRO® Professional to make your house feel like home again. Our goal is to help you regain control to make your damage "Like it never even happened."



Ice dams cause roof damage

Icicles can help to create the perfect winter scene as they glisten on your home. What many people do not know is that they can also lead to the creation of ice dams, which is not a pretty picture. An ice dam is a wall of ice, sometimes a row of icicles, which forms on the edge of your roof where the gutters and edges meet. Most people are aware of the potential danger should these sharp and heavy icicles fall and injure someone. However, homeowners should also remember that ice dams can lead to extensive roof damage.

Ice dams are most often formed by poor attic insulation and poor attic and roof ventilation. Poor attic insulation results in a significant amount of heat leaving your home through the attic and roof. The build-up of heat causes snow to melt at a faster rate, and, as fresh snow continues to accumulate, the melted snow can become trapped under the new, heavier snow. This buildup of water has



nowhere to go and ultimately seeps into your home. The formation of ice dams can occur even if you have a strong and well-maintained roof.

There are several steps you can take to avoid ice dams. They include: cleaning your gutters of debris, sealing any air leaks in your attic, and making certain your home is properly insulated. If ice dams occur do not attempt to climb onto a snowy or icy roof. Only individuals with experience in abating ice dams should handle the removal of the snow and ice.