



# ShelterPride<sup>SM</sup> NEWS



The Official Newsletter for Narragansett Bay Insurance Company Customers.

## Safety Tips for the Winter

As the days grow shorter and the mercury drops each winter, seasonal dangers tend to spike.

**Home fires** tend to peak each year during the colder months. From **candle fires** to fires caused by **alternative heating** methods, these disasters can often be avoided by following a few simple steps. When furnaces are fired up each winter, dust that collected throughout the year can ignite resulting in frustrating and damaging **puffbacks**. **Ice and snow** can cause their own dangers at home if homeowners don't take care to mitigate the risks. [The tips and advice in this newsletter should help you stay safe this winter season.](#)



## Exercising Caution with Alternative Heat

Everyone wants to keep their homes and workspaces warm during the winter. In an effort to keep heating costs down, many residents will turn to alternative heat sources such as fireplaces, wood-burning stoves and portable space heaters.

When used and maintained as directed, those methods can effectively warm your home. However, there is

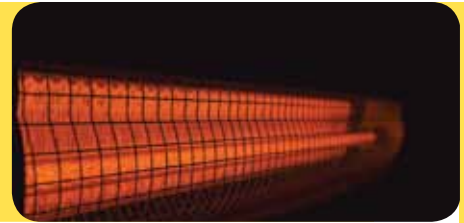
also an inherent danger, as heating equipment is the leading cause of home fires during the winter months. Portable space heaters are responsible for nearly one-third of those fires. Some authorities believe the public is at an increased risk of alternative heating fires this year as residents search for ways to cut heating bills in tough economic times. There are several tips on the following page to help minimize the risk for heating fires this winter.

*In 2006, fires started by heating equipment caused more than **\$940 million** in direct property damage.*

\*Source: © NFPA (2009)

## Safety Tips -

### *Exercising Caution with Alternative Heat*



- Never use the oven, range or stove to heat your home.
- Never burn trash, paper or green wood in your fireplace. Those items cause heavy creosote buildup, which could eventually start a fire in your chimney.
- Only buy heaters evaluated by Underwriters Laboratories (UL).
- Purchase electric heaters with a thermostat control mechanism that will switch off should the heater tip over.
- Never use electric heaters to dry clothes or other objects. Keep space heaters at least three feet away from any combustibles.
- Always check to ensure the damper is open before starting a fire in the fireplace.
- Have your chimney cleaned and inspected annually.
- Put a screen in front of your fireplace.
- Plug your electric heater directly into the wall – do not use an extension cord or a power strip.
- Always unplug your electric heater when it is not in use.
- Never run the heater's cord under rugs or carpeting.

## 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 an 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 CO<sub>2</sub> levels in your home. A CO<sub>2</sub> monitor may enable you to detect the puffback in its early stages.



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.”



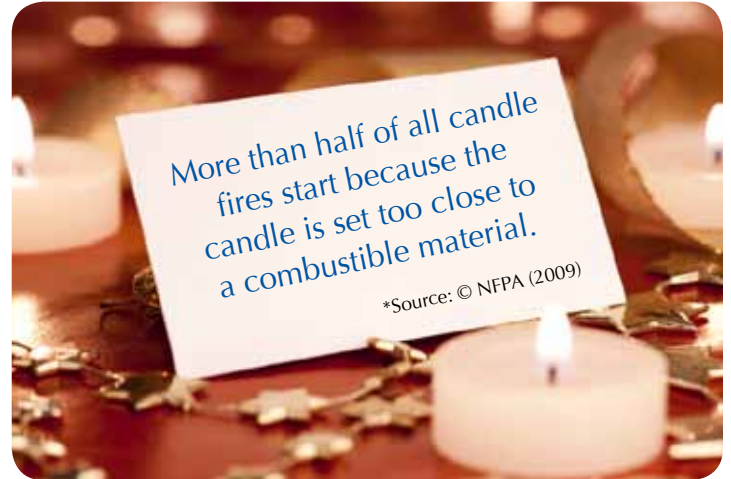


## Being Cautious with Candles

Candles cause an estimated 16,000 fires each year, inflicting 1,300 injuries and more than \$540 million in property damage.

**The following steps can help keep your home safe from candle fires.**

- If possible, avoid using lighted candles. Newer battery-operated flameless candles are safer to use and can mimic the same warm flicker of real candles.
- If you must use candles, ensure that they are placed in sturdy holders.
- Keep candles away from children and pets.
- Be sure to extinguish candles after each use. Falling asleep is a factor in 12% of home candle fires.
- Never leave burning candles unattended.



## Winterizing Your Home

Cold weather can have a huge impact on homes that aren't prepared. Heavy precipitation, freezing temperatures and damaging winds can all have a negative impact on your property. In order to avoid costly and time-consuming damages due to the weather, cold weather preparedness is an important focus each year during the winter months.

**Consider the following tips while winterizing your home this year.**

- On the coldest of days (e.g. 15° or below) keep a slow trickle of water flowing through faucets, especially if the pipes for those faucets run through unheated or uninsulated portions of your home.
- Consider shutting off outdoor faucets. Find the shut-off valve in the basement or crawl space and turn it to "off." Make sure it drains completely and the inner valve is shut off.



**If you have a claim, call NBIC at (800) 343-3375 option 2.**

**SPECIAL EDITION: Keep Yourself Safe & Your Home Sound This Winter**



**ShelterPride<sup>SM</sup>**  
**A value added service to homeowners**

Narragansett Bay Insurance Company (NBIC) has developed ShelterPride<sup>SM</sup>, 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 that may lead to an injury or a condition that 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<sup>SM</sup>. In some cases, your home may be over insured, entitling you to a reduction in your premium.

With the ShelterPride<sup>SM</sup> interior and exterior home report, NBIC 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 catastrophe. 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 control the cost of insurance for homeowners.