



ShelterPride® NEWS



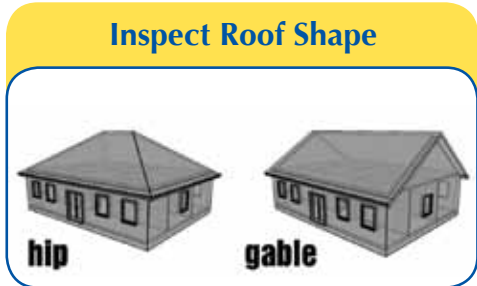
The Official Newsletter for Narragansett Bay Insurance Company Customers.

When a Hurricane Strikes

When hurricanes move onto land, the heavy rain, strong winds and crashing waves can damage buildings, trees, cars, and other infrastructure. Winds pile up and push ocean and bay waters towards the coast, which is known as the storm surge. Water weighs approximately 1,700 pounds per cubic yard, and the pounding of frequent waves can demolish structures not designed to withstand such forces. The combination of storm surge and the prevailing tide levels are called the storm tide. The powerful and extremely dangerous force of storm tides and crashing waves is the major reason why you **MUST** stay away from coastal areas during a tropical storm or hurricane warning.

The most effective way to address storm damage is to prevent it from occurring. We encourage you to take steps to protect your home and family. While it is best to hire a licensed contractor to assess your structural needs, below are three steps to follow for a "Do It Yourself" Wind Inspection.

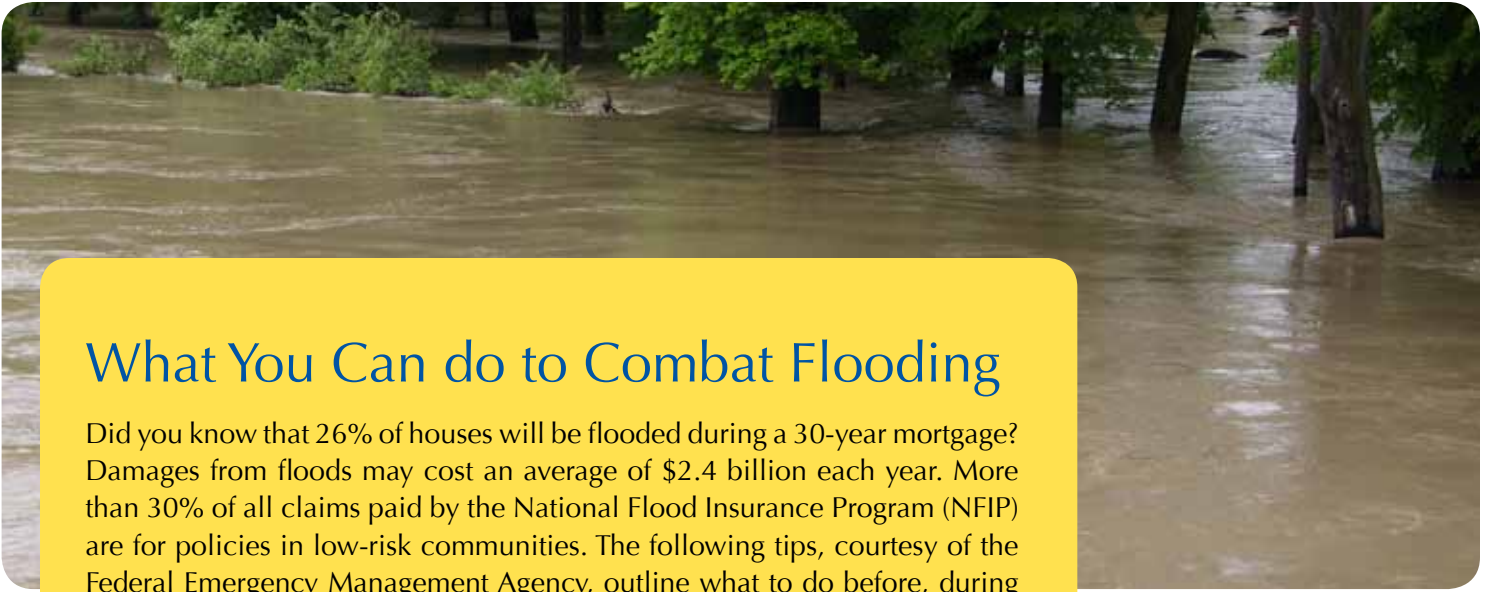
To read last year's hurricane edition go to www.nbic.com/shelterpride and click on ShelterPride News.



The shape of your roof can determine how your home will resist high powered winds. There are two main roof shapes: hip and gable. A hip shaped roof is naturally more wind resistant than the gable shape. If you have a gable shaped roof, you should consider adding additional support. Visit the Institute for Business & Home Safety at www.DisasterSafety.org for more information on bracing gable shaped roofs.

Look for signs of deterioration on your roof. Check to see if the roof covering is sufficiently attached to the roof decking. Shingles or roof coverings are the first line of defense in a storm but tend to breakdown over time due to weathering. If deterioration has occurred, consider installing wind rated shingles. While in your attic, examine your roof decking with a flashlight to look for leaks, paying special attention to trusses and the area between the decking. If holes are found, repair them immediately.

If windows are not impact resistant, plan to install high wind rated shutters. Also, examine doors to ensure they can withstand the elements during a storm by checking the hinges, seals, screws and threshold. Remember to examine all windows in the garage door to ensure they are sealed and water tight. If your garage door is not wind rated, you can brace the door or use shutters to make it stronger.



What You Can do to Combat Flooding

Did you know that 26% of houses will be flooded during a 30-year mortgage? Damages from floods may cost an average of \$2.4 billion each year. More than 30% of all claims paid by the National Flood Insurance Program (NFIP) are for policies in low-risk communities. The following tips, courtesy of the Federal Emergency Management Agency, outline what to do before, during and after a flood.

Before a Flood

- Elevate the furnace, water heater, and electric panel if susceptible to flooding.
- Install “check valves” in sewer traps to prevent floodwater from backing up into the drains of your home.
- Seal the walls in your basement with waterproofing compounds to avoid seepage.

During a Flood

- Turn off utilities at the main switches or valves if instructed to do so by authorities.
- Disconnect electrical appliances and do not touch electrical equipment if you are wet or standing in water.
- Do not walk through moving water since even six inches of moving water can make you fall.

After a Flood

- Listen for news reports to learn if the community’s water supply is safe to drink.
- Avoid floodwaters since it may be contaminated by oil, gasoline, or raw sewage.
- Water may also be electrically charged so stay out of any building if it is surrounded by floodwaters.
- Return home only when authorities indicate it is safe.

A Backup System Can Protect your Home in a Power Outage

When a powerful storm passes through cities and towns, it often takes out an entire neighborhood’s power supply. In addition to being left without light, heat and running water; a home is also left with a disabled sump pump. A sump pump is your home’s first line of defense against groundwater that could potentially enter your home and cause destruction. To ensure that your home is not left vulnerable after a loss of power, install a reliable backup system for your sump pump that will allow it to continue working.

A battery-operated backup sump pump system looks very similar to an oversized car battery. In the event of an emergency, when water rises above the level of the backup sensor, the Backup system uses its DC power to turn itself on. Depending on the particular model of battery powered Backup system, there is generally enough power to keep your sump pump working for several hours.

Consider a Generator Backup System

When buying a generator, it is crucial that you choose one that has enough power to actually run a sump pump in the case of an emergency. Most generators are gasoline-powered, a few run on diesel, and some models have multi-fuel capabilities - running on gasoline, propane or natural gas. These are generally full-featured machines with engine idle control, GFCI receptacles and 120 Volt full power switch.

For more information on NFIP go to www.floodsmart.gov.

How you can ensure pool safety

Summer is here and it's time to think 'safety'! The best way to ensure pool safety is to be educated and prepared on what to do in case of an emergency. The following poolside, supervision and learning tips can help save a life this summer.



Poolside

Keep a phone by the pool area, post emergency numbers nearby, and remind people to call 911 for emergencies.

Always have a First Aid Kit nearby and keep basic lifesaving equipment by the pool and know how to use these items. A ring buoy, shepherd's hook, life preserver, and U.S. Coast Guard approved personal flotation devices are recommended.

An alarm bell that could summon help is a good idea.

Supervision

Assign an adult a specific time period in which his or her only responsibility is watching children playing in pools or open water.

Never leave small children unsupervised – even for a few seconds. Never go into the house to answer the telephone leaving a child unattended in the pool area.

If a child is missing, check the pool first. Go to the edge of the pool and scan the entire pool, as well as the surrounding area.

Learn

Learn child CPR, which differs slightly from adult CPR. Insist that babysitters, grandparents and others who care for your child know child CPR. Post adult and child CPR instructions in the pool area.

Teach your children how to swim or provide them with swimming lessons. Remember, teaching your child how to swim **DOES NOT** mean your child is safe in water. Never rely on swimming lessons to protect a child. Twenty-five percent of all drowning victims have had swimming lessons.

Teach children what to do in case of emergency.



To learn more about child CPR go the American Red Cross Web site at www.redcross.org and click on Get Trained.

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."

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Safety and Maintenance Checklist for Your Home

- It is recommended that a minimum of one smoke alarm be installed on every level of your home (at the top of each stairway), including basements, and within 15 feet of each sleeping area. If the door to the sleeping area is kept closed, it is also recommended that a smoke detector be placed inside the bedroom.
- It is a good idea to install a carbon monoxide alarm on each level of your home, and in or near each sleeping area. Try to keep the detectors at least 20 feet from fuel burning appliances.
- Review your fire escape plan with your family.
- Familiarize responsible family members with gas main valve, main water supply and appliance shut off valves.
- Inspect and clean dust from the covers of your smoke and carbon monoxide alarms.
- Remove all combustible materials around your furnace, gas hot water heaters or any other ignition source to avoid the possibility of a fire in your basement.
- Have a certified chimney sweep inspect and clean the flues and check your fire place damper annually, especially if you have an active wood burning stove.
- Clean clothes dryer exhaust duct, damper and space under dryer.
- Check for damage to your roof and shingles and check your home for water leaks.
- Clean your gutters and downspouts. Downspouts should extend several feet away from the house to carry water away from the foundation to avoid a damp basement.
- Make sure that downspouts direct water away from walkways and driveways.
- Check your water heater for damage or leaking.
- Check the shutoff valve at each plumbing fixture to make sure they function properly.