

Your “Premier”
choice for...

Specialty Personal Lines



HIGH VALUE HOMES

The safety of your client's household and preservation of the home are important to us at Premier Marine, so we offer the following tips:

LOSS PREVENTION

Avoid Water Losses:

- ✓ Set heat no lower than 15 degrees – the temperature inside the walls where water piping is located is colder than the living spaces; open doors to unoccupied rooms to keep an even temperature throughout the house.
- ✓ Turn off water supply to outdoor faucets & underground sprinklers, and drain the remaining water.
- ✓ If on vacation, even for a few days, leave the heat on and have someone trusted check on the home daily. Ensure they are aware where the water shut off valve is as well.
- ✓ Install an automatic water shut off system designed to stop leaking water when detected.
- ✓ Have the sump pump / backwater valve serviced to ensure operational.
- ✓ Hot water tanks should be checked, and replacement considered after 10 years.
- ✓ Make sure downspouts extend at least 6 feet from the foundation. Water should drain away from the home and neighboring homes. It should drain toward the street, backyard or back lane.

Year-Round Maintenance:

- ✓ Ensure security gates are accessible to the monitored alarm company and to the local fire department.
- ✓ Keep walking paths in good repair and clear of snow, ice and debris such as slippery and wet fall leaves.
- ✓ Pools, trampolines and any other such attractive nuisances should be fenced, and access prohibited by a locked gate.
- ✓ Test smoke & carbon monoxide detectors to ensure they are in working order (should have one on each floor) and update back up batteries, as well as check or service fire extinguishers.

IN THE EVENT OF A CLAIM

Fire

1. Exit the residence immediately
2. Notify the fire department

Water

1. Shut off the main water valve
2. Contact a plumber

NOTE – never walk through water in a flooded basement if the power is still on (electricity and water can be dangerous)

Slip and/or Fall

1. Assist the injured person in finding medical treatment. Call an ambulance if necessary.
2. Record the names and contact information of any witnesses. Obtain and record detailed descriptions of the incident from the victim and witnesses.
3. Take pictures of the area where the incident occurred.
4. Report the incident to your broker/agent. Provide them with details of the incident and information about what was done to avoid the incident.

An insurance broker/agent should be the first point of contact once any immediate threat is addressed. In the event of an emergency, or if after regular business hours, **Premier Marine's claims experts are available 24/7 at 1-800-387-5677** and are happy to assist, however we encourage insureds to also advise their broker/agent in a timely manner for assistance through the claims process.

Visit our website for details on all the unique programs offered by Premier. All our applications, policy forms, brochures and other useful documents can be downloaded from our website. www.premiergroup.ca

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