

Guaraldi Agency – Insurance Tips & Advice

Home Safety & Accident Prevention Tips

While accidents do happen, do you ever wonder what you can do to avoid them? Here are some ideas to help you prevent and minimize damage caused by accidents, fires, theft and water damage to your home.

Avoiding Accidents:

- Store all harmful cleaners and medications up high and out of the reach of children
 - Have a carbon monoxide detector installed in your home
 - Cut down and dead or decaying trees that could fall on your home
 - Practice an emergency evacuation plan with your family
 - Be sure that emergency numbers are well known throughout the family and located near the telephones
 - Be sure a licensed electrician installs all the wiring in your home
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Avoiding Fire Damage:

- Replace all batteries in all smoke detectors on a regular basis.
 - Keep all flammable materials as well as matches and lighters up high and out of the reach of children
 - Clean the lint trap in your dryer before each use
 - Be sure that all household members know how to operate fire extinguishers
 - Be sure that your chimney is cleaned at least once a year
 - Avoid running appliances when there is no one home
 - Obtain stickers that let firemen know if you have pets or children in your home
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Avoiding Theft:

- Keep valuables away from public view
 - Keep your home lit when you are not there at night
 - Be sure to lock all of your doors while you are sleeping and while you are out
 - Make sure that emergency keys are well hidden
 - Ask a neighbor or friend to check on your home and collect your mail and newspaper while you are away
 - Put your lights on various timers so the house appears occupied when you are away
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Avoiding Water Damage:

- Check hoses on all appliances that use water
- Repair small water leaks before they grow into a major problem
- Know where your main shut-off valve for your water is located
- Keep gutters clear of leaves and debris
- Avoid running washers and dishwashers when no one is home
- Leave the heat on and have a neighbor or friend check your home when you are away in the cold weather

Contact the Guaraldi Agency to review your current risks and coverage and we will also be able to answer any questions you may have about your insurance risk and coverage.