

April Showers May Bring More Than Flowers — Will You Be Ready?



Get Ready for Spring's Storms

It'd be great if we could avoid severe spring weather, but unfortunately this season can be filled with thunderstorms, resulting in the all-too-common power outages. So what can you do to protect yourself this year? Here are six tips to keep in mind:

Spring is almost here — along with the potential for rain and thunderstorms. Are you prepared to deal with any water damage that occurs? Should you face issues with sewer backups, drain backups or sump-pump overflows this year,

1. **Prune Trees:** Any tree limbs that hang near your house are prime opportunities for house damage when a storm hits. Prune them now to prevent potential problems.
2. **Clean Outside Debris:** Put away yard debris and even lawn chairs that could easily become windborne in a harsh storm.
3. **Stock Necessities:** Should the power go out, you'll need a ready supply of candles, matches, flashlights and batteries. It's also helpful to keep supplies like first-aid kits, bottled water and nonperishable food items on hand so you can survive without power and/or water when necessary.
4. **Unplug Electronics:** When you know a storm is coming, unplug major electronics and appliances like computers and televisions. This will protect them from power surges that can occur when the electricity goes out.
5. **Consider Flood Insurance:** Ask yourself how upcoming spring rainfall could lead to flood damage at your home this year. Most homeowners insurance policies don't include flood damage, so consider getting flood insurance to protect against water damage.
6. **Review Your Personal Liability Policy:** Now is the perfect time to re-evaluate your personal liability coverage. Could you benefit from an umbrella policy? Have you added any assets like a new car but not updated your policy to reflect it?



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the consequences can be devastating. That's why it's so important to make sure you have the necessary home and personal property coverage.

Protect your property this spring by adding Water Backup of Sewers and Drains coverage to your homeowners insurance policy now! This coverage insures you against water backup and overflow damage that causes any of the following:

- Direct physical loss to your home
- Direct physical loss to your home's contents
- Damage to your finished basement
- Damage to valuables in the basement such as your furnace or hot water heater

Get water backup coverage and you'll know you're protected when the storms strike this spring! But keep in mind, water backup coverage does not apply to damage caused by flooding — a separate flood policy is necessary to protect against those losses.