



HEINZE INSURANCE

LARGE ENOUGH TO SERVE, SMALL ENOUGH TO CARE

WINTER 2014

Winterize Your Home and Avoid Insurance Claims

These tips can help you begin to prepare your home for the cold months ahead and may help you avoid unnecessary claims (and aggravation!)

1. Avoid ice dams.

Ice dams can form at the lower edge of your sloped roof when interior heat causes the snow to melt and refreeze . Once an ice dam forms, it blocks water from draining off the roof and forces the water inside, which can cause serious damage to your home's interior.

DO ensure your attic is properly ventilated and nicely insulated to minimize the amount of heat rising through the attic.

DO inspect your home for air leaks in the ceiling so warm air doesn't leak into the attic. Doing so will not only prevent ice dams from forming, it will limit cold air drafts inside and reduce energy bills.

2. Prevent water damage from bursting pipes.

DO scope out places where pipes are most likely to freeze, like attics and crawl spaces. DON'T forget to seal extra spaces around cable, satellite or telephone line openings as well. DO secure insulation sleeves over any exposed pipes. DO seal cracks and holes in outside walls and foundations near water pipes with caulking. DO allow slow trickles of water to flow through faucets connected to pipes in unheated areas.

And driveways clear of ice and snow. DO shovel your driveway frequently to remove snow and ice.

DO use sandbox sand to add

traction to slippery surfaces and prevent falls.

4. Inspect heating systems and alternative heating sources. DO inspect any heating systems, chimneys or other supplemental heating devices before winter to ensure they're working properly. DON'T ever leave wood stoves, space heaters or fireplaces unattended.

5. Prevent water damage from bursting pipes.

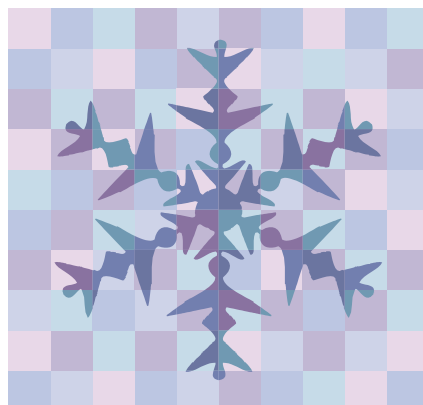
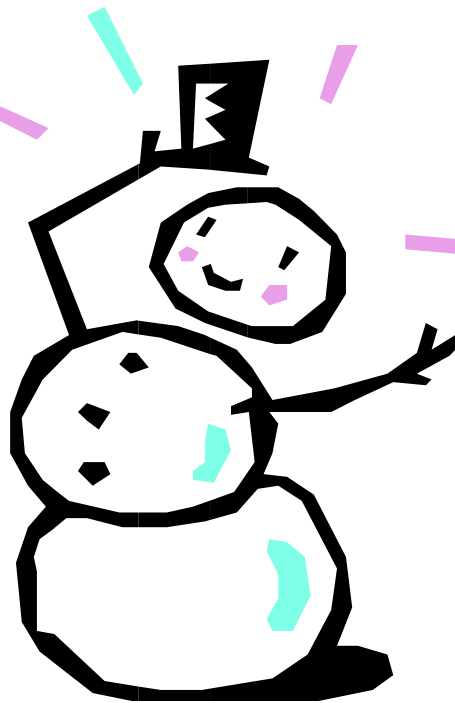
DO give a trusted neighbor a key so they can check the house periodically to account for any unforeseen damage and discourage burglars

DO drain your water lines if you will be away from home for the winter months.

DO turn down the heat, but DON'T shut it off completely.

As weather pattern changes continue to impact insurance claims, homeowners should consider additional policy options to make premiums more affordable, including coverage add-ons for valuables damaged by water during a sewer, drainage or sump-pump back-up.

If you do have a claim, contact your insurance company or your agent and report it immediately



UPCOMING HOLIDAY HOURS

Christmas Eve

9am-Noon

Christmas Day

Closed

New Years Eve

9am–5pm

New Years Day

Closed



Welcome Wayne Insurance Group

Heinze insurance is happy to announce we are now licensed to write business with Wayne Mutual Insurance Company and Marion Mutual Insurance Association.

Wayne Mutual Insurance Company was formed in 1910. In 2010, Wayne Mutual celebrated it's 100th anniversary. The company is proud of its heritage of providing financial security and peace of mind for it's policyholders.

Wayne Mutual is headquartered in Wooster, Ohio.



Marion Mutual provides insurance protection for farms, homes, mobile homes, dwellings, personal property, livestock, machinery and other valuable items.

Marion Mutual was founded in 1881 and remains a mutual company owned by it's policyholders.

BUCKEYE INSURANCE GROUP NEWS

For 24-Hour Towing and Roadside Services*

CALL 855-237-3823

Provided by Nation Safe Drivers

**Policyholders must contact Nation Safe Drivers directly via mobile app or by calling the number above to obtain maximum benefits.*

24-Hour Towing and Roadside Benefits

- Emergency Towing Service Up to 25 Miles
- Emergency Road Service
- Extrication Winching
- Emergency Delivery: Tire | Battery | Lock Out

Trip Interruption \$300 limit | \$100 per day max

Personal Effects \$500

Airbag Replacement

Lock Replacement Coverage

Vehicles with Comprehensive and/or Collision coverage are also eligible for the

following coverage's:

Transportation Expense
\$50 per day | \$1500 max

Excess Trip Interruption
\$600 limit

Audio Visual Equipment

\$1500 limit for electronic equipment not permanently installed

Data Electronic Equipment

\$200 limit for tapes, records, CDs

Waiver of Deductible Any applicable deductible

will be waived in the event "your covered auto" is deemed a total loss.

Policyholders must contact Nation Safe

Drivers directly for Roadside Assistance

