

THORP & TRAINER TIMES

THE OFFICIAL PUBLICATION FOR CLIENTS OF THORP & TRAINER INSURANCE

WHY YOU NEED TO KNOW WHERE YOUR MAIN SHUT-OFF VALVE IS

Knowing the location of your home's main shut-off valve is extremely important. If a plumbing disaster should occur in your home, being able to get to your main shut-off valve quickly can mean the difference between a little water on the floor and a major homeowner's insurance claim.

If you're reading this and you don't know where your main shut-off valve is, now is the time to change that! Here's a quick guide on how to easily find your home's main shut-off valve, as well as the individual fixture shut-off valves throughout your home.

Main Shut-Off Valve Scavenger Hunt

Tip #1:

Check Along The Outside Areas Of Your Home – Main shut-off valves are rarely ever within the central confines of a home, so go ahead and start by looking around the outer borders of your house.

Tip #2:

Don't Bother Checking Any Upper Levels – The main shut-off valves will be on either the ground or basement level of your home, so don't waste your time checking on your upstairs level.

Tip #3:

Check The Inspection Report – If you still have the inspection report that was provided to you upon the purchase of your home, the location of your main shut-off valve should be listed on the report.

Tip #4:

Follow Your Main Water Line – In most cases, your main water line will lead to your shut-off valve with no additional piping or deviations. That being said, if you know where your water main is, figuring out where the shortest path into your house would be a good way of finding the main shut-off valve, too.

Following these steps should easily help you locate your main shut-off valve and help you be prepared to halt a plumbing disaster in its tracks. If you went through all of these steps but still couldn't locate your main shut-off valve, it's possible that it is outside, underground, along your water main line, so check there as well.

Individual Plumbing Fixture Shut-Off Valves:



- **Sinks:** Underneath the sink (usually in a cabinet), you'll find a small valve that you can turn clockwise to turn off the water if there's a sink emergency.
- **Toilets:** Much like with your home's sinks, you should find a small valve behind the toilet, connected to the wall. Turning the valve clockwise will stop the water in the case of a major leak or overflow.
- **Washing Machine:** In the case of washing machines, you'll find two valves behind the machine that will both need to be turned off in the event of a plumbing emergency. Some houses may have a lever in place of or in addition to the valves. You might have to maneuver your washing machine out of its nook in order to access these valves or the lever.

Whether or not you ever have a plumbing emergency it's good to know where your shut-off valves are so that you're ready to act quickly. Knowing your home is the first step in protecting it from unnecessary damages!

Credit: www.jblanton.com/blog

14 ELECTRICAL SAFETY TIPS:

WHAT TO DO BEFORE, AFTER AND DURING A STORM

Before the storm:

1. Charge all phone and communications devices.
2. Move computers and other electronic devices to countertops or tables to avoid water damage from flooding.
3. Turn off circuit breakers to avoid a power surge.
4. If you plan to use a portable generator during the storm, ensure that a qualified electrician has installed it and make sure to use a listed and approved transfer switch and GFCI (Ground Fault Circuit Interrupter).

During the storm:

5. Stay indoors during hurricanes and away from windows and glass.
6. Never operate a portable generator inside your home or garage.
7. Do not connect generators directly to the household wiring unless an appropriate transfer switch has been installed by a licensed, qualified electrician.
8. Always use GFCIs in areas where water and electricity may come in contact. The National Electrical Code (NEC) currently requires the GFCIs be installed in all kitchens, bathrooms, garages, outdoors, and within six feet of any sink.

After the storm:

9. Have a qualified electrician inspect any water-damaged electrical equipment and electronics. Electrical items, such as circuit breakers, fuses, GFCIs, receptacles, plugs and switches, can malfunction when water and silt get inside. Discard them if they have been submerged.
10. If flooding has occurred, have a qualified electrician inspect your electrical system.
11. Do not touch a circuit breaker or replace a fuse with wet hands or while standing on a wet surface.
12. Report and stay away from downed power lines and always assume they are energized. Never touch a person or object that is in direct or indirect contact with a downed power line, such as a fence, tree limb or water. Instead, call 911 immediately.
13. Avoid flooded areas as they may be electrified. Even nonconductive materials like wood or cloth that are slightly wet can conduct electricity.
14. If you smell gas, notify emergency authorities immediately. Do not turn on lights, light matches or engage in any activity that could create a spark.

Credit: Property Casualty 360°

WHAT DOES "CASUALTY" INSURANCE COVER?

It's easy to deduce that "property" insurance protects your property, but do you know what is covered by the "casualty" part of your insurance coverage?

In a nutshell, "casualty insurance" is the liability portion of the insurance you purchase—this provides coverage when someone else is harmed or suffers property damage as a result of your negligent (not intentional) act or omission. As with many insurance topics, there are a lot of technical details beyond this simple definition, but perhaps the best way to avoid the fine print and help explain casualty insurance is with some examples.

Example #1

Automobile Insurance

During a heavy downpour, your car slides into the back end of another car on the road, causing damage to the other vehicle and minor bodily injury to the other driver. The damage and injury experienced by the other driver as a result of the accident you caused would be covered by the casualty (liability) portion of your insurance policy.

Example #2

Homeowners Insurance

While mowing your lawn, you run over an object which is propelled out of the mower, striking a passerby. Your casualty personal liability insurance would provide the coverage to pay for the damage for any injuries caused to the passerby.

Example #3

Renters Insurance

You invite several friends over to watch a football game at your rented apartment. On the way to the kitchen for a snack refill, one of your guests trips over an area rug, falls to the floor, and fractures his wrist. Your casualty personal liability insurance would cover the cost to treat the injury suffered by your friend while in your apartment.

Of course, the insurance payments in these examples would be subject to determinations of liability, your policy limits, and other conditions.

Credit: Ohio Mutual Insurance Group



Welcome Baby Gus!

We are pleased to announce that Amy Brucker, our smiling Administrative Assistant that welcomes everyone at the front desk, and her husband Gus have welcomed Baby Gus to their family. Born on September 17, 2018, 2lbs, 6 oz. and 17 inches long, Gus is a happy baby. Congratulations Amy and Gus!

4 REASONS TO ADD WATER BACKUP COVERAGE



Reason #1: It's not included in a standard homeowners insurance policy.

Not sure if your home insurance policy includes water backup coverage? Then it's time to give our office a call and speak to your account manager.

Water backup coverage is an optional endorsement that must be added onto a standard homeowners, condo or renters insurance policy. Without the endorsement, you would be stuck paying for the cost of cleanup or damages caused by the failure of a sump pump or the backup of sewers or drains.

Reason #2: It's fairly inexpensive.

The average cost of water backup and sewer coverage is \$50 to \$250 annually, depending on the limits you select.

Different limits are available to match different needs. For example, think about what's in your basement—it's an area that's more likely to flood during a water backup. Is it partially or fully finished? Is your basement a storage area for expensive or hard-to-replace items? Work with your account manager to choose a limit that matches your unique coverage needs.

Reason #3: Water backups can happen to anyone.

There are a lot of misconceptions about who is more or less likely to experience a water backup situation. And the truth is, it doesn't matter if you live on top of a hill, if you don't have a basement or if your home has never had a water backup issue before. Everyone has the potential to experience this type of loss.

Reason #4: It qualifies you for Loss of Use coverage if your home is uninhabitable.

In most cases, a sump pump failure or the backup of sewers or drains would not make your home uninhabitable. But in the rare case that it does, having water backup coverage would qualify you for Loss of Use coverage.

Loss of Use covers additional living expenses. So if a water backup makes your home uninhabitable and requires a hotel stay for a couple of days, your claim adjuster may approve you for Loss of Use coverage.

TIPS FOR AVOIDING WATER BACKUPS:

- Don't pour cooking oil or grease down your drains.
- Only flush bathroom tissue in your toilets.
- Consider replacing your line with plastic pipe to prevent tree roots from entering it.
- Consult a sump pump professional, typically a plumber, to check your sump pump regularly and look for any pre-existing drainage system issues.
- Install a backwater prevention valve to prevent sewer backups—in fact, most new homes are built with this already installed.
- Buy a battery backup to keep your sump pump running when the power goes out or buy a water-powered backup sump pump.



Credit: The Grange Guide to Insurance

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PROTECTING THE FAMILIES, HOMES AND BUSINESSES OF OUR COMMUNITY SINCE 1910

Proudly Supporting Our Friends and Neighbors

At Thorp & Trainer, we have served the people and businesses of our community since 1910.

To help support our friends and neighbors, we support the following organizations:

- **Misquamicut Drive-In**
- **Boston Marathon Jimmy Fund Walk**
- **Christ Church**
- **Stand Up For Animals**
- **Charlestown Memorial Parade**
- **2019 Westerly Pops**
- **Bricks & Murals Harmony Trail**
- **Westerly Girls Softball League**
- **Immaculate Conception Church**
- **The Community 2000 Scholarship Fund**
- **Dorian J. Murray Foundation**

*We thank you for your contributions
to our community!*

THE MORE YOU KNOW

What every homeowner should know to avoid a potentially costly water loss

Life expectancy of
a hot water heater:
8-15 years

Have *you* checked your
HOT WATER HEATER *lately?*

The older the water heater,
the closer a problem

Signs of Trouble

- > **Rusty Water** - Brownish or tinted water coming from your unit
- > **Rumbling or Gurgling** - Sediment build-up means an overworked water heater
- > **Cold Water** - No longer getting hot water
- > **Water or Moisture** - Could mean you have a crack or a leak
- > **Age** - Replace your unit before a problem occurs

Average Water Heater Lifespan

While today's water heaters are better designed than older models, they still require regular **maintenance** in order to prolong their lives. With regular inspection, draining and flushing, you can expect a gas water heater to last anywhere from 8-12 years and an electric water heater to last anywhere from 10-15 years.*

*Source: oliverheatingandcooling.com, When You Should Replace Your Hot Water Heater, 6/6/18

