

SPRING

INSURANCE GUIDE

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EXCLUSIVE

**5 FREE
CHECKLISTS**



INSURAMATCH

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spring 2016

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SPRING!

After winter, this season is a refreshing change for the better. Warmer weather, more daylight and blooming flowers await us as we enter springtime and leave winter's woes behind. Spring's arrival is a great opportunity to assess the damage and stress winter weather may have caused to your property and make any necessary changes to prepare for the season ahead.

We've created the Spring Insurance Guide to help you ensure that your car, home and other big-ticket items continue to be properly maintained and protected this season and throughout the rest of the year. By taking care of any damage winter caused early on by giving your things a once-over and weatherproofing, you'll be able to make the most out of the springtime weather.

We've included multiple checklists to help you check your car and home for damage, as well as checklists to ensure that your home, car and toys are properly insured this season. You may not consider spring a risky time of year, but there are things to be aware of and some are worth double-checking your insurance.

From all of us here at InsuraMatch, thank you for downloading this guide. We hope you have a happy and safe spring!

SPRING & YOUR CAR



Winter's storms, cold and salted roads can really take their toll on your car. With the weather warming up, it's time to give your car a thorough check-up to assess the any damages from winter and to prepare your car for the season ahead. Spring rain means slick conditions and warm weather will mean more activity on the roads – it is important that your car is functioning well from the brakes to the wiper blades!

Properly maintaining your car and making adjustments each season

won't only keep it running smoother for longer, it'll ensure that you'll be better prepared for any risks you may face on the road. Because some risks are unavoidable, a springtime auto insurance check-up is also beneficial for you and your vehicle.

Is your car ready for spring? Our free checklist can help you find out!

SPRING CAR CHECKLIST

- ☐ Check on your brakes, especially if they are making any unusual noise
- ☐ Replace worn wiper blades
- ☐ Check your alignment, winter and spring potholes can cause damage that will affect your car
- ☐ Switch out winter tires for all season tires
- ☐ Check your tire tread to ensure better traction in rainy conditions
- ☐ Check on your tire pressure because cold weather can interfere with it
- ☐ Wash off any salt buildup on the underside of your car to avoid rusting
- ☐ Check coolant levels in advance of warmer weather
- ☐ Check your engine for any softening in the hoses and cracks in the belts
- ☐ Winter is tough on car batteries, so check on yours to ensure it is healthy
- ☐ Check on your oil and its condition and change if necessary
- ☐ Wax your car to help protect it from dirt, sun and bird droppings

Spring clean your auto insurance coverage!
Call today for free insurance advice and quotes.

855-244-7671



SPRING AUTO COVERAGE CHECKLIST

- ☐ Evaluate if any life changes you made this winter could affect your insurance: getting married, adding a teen driver, new baby, etc.
- ☐ Ask your agent about new or additional discounts you may qualify for this season
- ☐ Consider your liability coverage now that more pedestrians and cyclists will be sharing the road
- ☐ Ensure you have enough collision coverage for spring's perils, like pot holes
- ☐ Check on your comprehensive coverage—spring can bring hail storms, downed branches and more roadkill
- ☐ Consider adding roadside assistance coverage in case spring perils leave you stuck

Give your auto insurance a spring cleaning.
Call today for free insurance advice and quotes.

855-244-7671



SHARING THE ROAD



Springtime means warmer weather and longer days, as sunset falls later and later through the season. With gentler temperatures and more sunlight, more and more pedestrians and cyclists will take to the road. And don't forget the construction crews and critters who will also be taking advantage of the nicer weather! You'll likely be sharing the road more often this spring, heed these tips to stay safe:



The spring marks the beginning of biking season. Be respectful and sure to give cyclists on the road plenty of space and the right of way when necessary.



Be mindful of pedestrians, as more people will start traveling by foot to bask in the newly warm weather.



Keep an eye out for road construction, which is common in early spring as cities and towns try and fix the roads after rough winter conditions. Slow down when driving through these work zones (it's the law!).



Warmer temperatures also mean that many animals will come out of hibernation, so keep your eyes peeled for any animals that may dart across the road.

SPRING & YOUR HOME



Though milder than winter, spring does bring weather that can damage your home – particularly rain and strong winds that can cause downed trees, flooding and more issues. Making sure your home and homeowners insurance are in good shape will help protect your family from a costly springtime event.

Not only will the temperatures start warming, but this season of renewal is also a great time to refresh your home. Take advantage of spring's longer days by repairing winter damages, giving your appliances their seasonal or annual check-ups and deep cleaning your home. They

don't call it spring cleaning for nothing!

Spring is also a great time to start in on those home improvement projects you've been dreaming about. The warmer weather will have homeowners everywhere considering remodeling or adding-on. If you'll be improving your home this year, there are some insurance considerations to think about.

Our home maintenance checklist can help you get your home in top shape for spring and ensure you'll be better protected from the season's risks.

SPRING HOME MAINTENANCE CHECKLIST

EXTERIOR

- ☐ Check roofing for damage and make necessary repairs
- ☐ Trim back any overhanging branches near your home
- ☐ Clean out gutters as debris can cause leaks
- ☐ Secure your gutters because snow and ice can get heavy and may have caused strain to the structure
- ☐ Ensure gutters drain at least 4 feet away from your home to prevent flooding
- ☐ Inspect siding for water stains and damage
- ☐ Check your foundation for cracks
- ☐ Check that outdoor faucets are in working order
- ☐ Rake leaves and clear debris from your yard
- ☐ Check your deck or patio for damage and make necessary repairs
- ☐ Repair any cracks or damages in your driveway

BASEMENT

- ☐ Check for signs of leaking
- ☐ Test sump pump
- ☐ Clear exhaust pipes
- ☐ Clean and clear dryer vents and screens
- ☐ Check for signs of pests

INTERIOR

- ☐ Wash windows
- ☐ Replace storm windows with screens
- ☐ Test fire alarms and change batteries
- ☐ Spring clean your home
- ☐ Switch ceiling fans back from their winter setting to cool your home more efficiently
- ☐ Test air conditioner to ensure it is working properly and replace filters

ATTIC

- ☐ Check for signs of leaking
- ☐ Ensure there are no signs of mold
- ☐ Look for damage, droppings and other signs of pests



SPRING HOME COVERAGE CHECKLIST

- ☐ Update your home inventory and ensure your personal property limits are still appropriate
- ☐ Call your agent to better understand what's covered when it comes to downed trees and other spring damages and if any preventative measures, like tree removal, may be covered
- ☐ Check on any exclusions in your policy that you may encounter this spring, like flooding, and talk with your agent about your coverage options
- ☐ If you are thinking about upgrading, remodeling or adding onto your home, give your agent a call to see if your projects will increase your coverage needs

Spring clean your homeowners insurance policy.

Call today for free insurance advice and quotes.

855-244-7671



A photograph showing a flooded floor with a red corrugated hose and a white pump nozzle. The water is murky and reflects the surrounding objects. A green banner with the word 'FLOODING' in white capital letters is overlaid on the top left of the image.

FLOODING

According to the Insurance Information Institute, each year flooding causes an average of \$43,000 per claim and over \$3.5 billion total in claims. That's a lot of money! A typical homeowners insurance policy does not cover flooding, so it is important to consider flood insurance to help protect you from water damage.

Even if you don't live in a high-risk zone, you could still be at risk for flooding. According to FEMA, nearly 25% of flood claims come from outside high-risk zones. Even small amounts of water can be financially devastating. Just a couple inches of water could cause thousands of dollars in damage, according to this FloodSmart tool.

With El Niño in full effect this year, this spring could be a doozy, even for inland residents. Give your insurance agent or an InsuraMatch agent a call to learn more about flood insurance and get a quote.

SPRING & YOUR INSURANCE



Spring brings the chance for a fresh start as the snow melts, the temperatures rise and flowers begin to bloom once again. While many will take to spring cleaning their homes and cars, there are many areas of your life that could use a refresh, including your insurance.

Each season presents unique risks and spring is no different! There are seasonal risks that come with spring that can cause damage to your personal property and assets, like storms and changing road conditions. Before heading out to enjoy the warmer weather, give your insurance policies a quick

check to make sure you'll be protected from flooding, hail storms and other spring perils.

Use our free checklist to make sure your insurance policies are ready for spring!

SPRING INSURANCE CHECKLIST

CAR

- ☐ Ensure you have enough coverage for springtime risks
- ☐ Make necessary changes to your policy, i.e. adding a teen driver, new baby, getting married, etc.
- ☐ Ask your agent if you qualify for any new discounts
- ☐ Update your policy accordingly for seasonal vehicles

HOME

- ☐ Create an inventory of the belongings in your home and ensure you have enough personal property coverage
- ☐ Add any nice jewelry or luxury items you may have received during the holiday season to your homeowners policy
- ☐ Call your agent to see if you need to add coverage if you are thinking about remodeling or adding on to your home
- ☐ Assess the value of any planned home upgrades and call your agent to see if you'll need more coverage added to your policy
- ☐ Consider flood insurance in advance of April showers, as many policies have a 30-day waiting period before they will cover you

BOAT

- ☐ Ensure your boat or PWC is properly insured for its peak season

TRAVEL

- ☐ Consider travel insurance if you're traveling for spring break/vacation
- ☐ Research whether rental car insurance is useful for you

