

# Home for the Holidays

*Whether stuffing the stockings, lighting the Menorah or spiking the holiday punch, make sure your holidays are happy, safe and protected.*

## IS YOUR HOME READY FOR THE SEASON AND BAD WEATHER?



Standard homeowner insurance policies cover cold-weather related damages -- but why take the risk?

Check your pipes for cracks or leaks, and wrap any exposed pipes with insulation or heating tape. Maintain a constant temperature in your home to keep your pipes from freezing. Also, learn how to shut off the water if your pipes do

freeze. Seal cracks or holes on outside walls to prevent melting snow from seeping in.

Clean the debris out of your gutters so melting snow and ice can flow freely. Trim trees and dead branches so the weight of ice and snow will not cause branches to break and damage your home, car or injure someone walking by your property. Inside, make sure that the fireplace is clean and well-maintained.

## ARE YOUR HOLIDAY DECORATIONS SAFE?

Festive lights and candles on the windowsill are holiday mainstays, but they can pose a fire hazard. Choose decorations that are flame resistant or flame retardant and keep all of your holiday greenery well watered. Never leave burning candles in empty rooms or your cooking appliances unattended.

Replace any string of lights that have worn or broken cords or loose bulb connections, and don't connect more than three strands of lights on your tree. Always turn off holiday lights before leaving home or going to bed. Dispose of the tree when it is dry.

## IS SOMEONE ON SANTA'S GOOD LIST THIS YEAR?

When giving or receiving jewelry, electronics or other expensive items, you should consider purchasing additional coverage to your homeowners policy. And after those gifts are unwrapped, be sure those items are not visible through windows – otherwise an uninvited visitor could break in and steal your new loot.

## WILL YOU BE HOSTING FAMILY AND FRIENDS?

Because you can be held legally responsible for your guests' actions after they leave your party, hosts need to be particularly careful. Social host liability, the legal term for the criminal and civil responsibility of a person who serves liquor to a guest, can have a serious impact on party throwers. Homeowners insurance usually provides some liquor liability coverage, but depending on the policy, it might not be enough.

Whether you are hanging out with a small group of friends for cocktails or throwing a big family bash, remember that a good host is a responsible host, and needs to take steps to ensure guests get home safely if they have been drinking.

- Stop serving liquor toward the end of the evening.
- Switch to coffee, tea and soft drinks.
- If guests drink too much or seem too tired to drive home, arrange for a safe ride or have them sleep at your home.

