

PROTECTING YOUR FAMILY



Preparing Your Home For The Unexpected

(NAPSA)—One in three American homeowners experienced disruptive, but restorable home-related damages in 2004, such as burst pipes, appliance leaks or kitchen fires.

According to the “Home Emergency Tracker,” a study commissioned by ServiceMaster Clean, homeowners who experienced one of these disruptive situations were unprepared emotionally and financially and were unsure of what immediate action to take.

The five most often reported damages were: electrical surges; standing water or flooding from rain; mold; sewer backup; and standing water from faulty appliances or burst pipes.

“Unless homeowners are prepared, these situations can be even more traumatic and expensive than they need to be,” said Pete Duncanson, director of training, ServiceMaster Clean.

The Tracker found that homeowners typically feel a financial pinch when these situations occur. A full 93 percent said that home-related damages are expensive, yet only 35 percent budget specifically for them. This is especially troubling, since homeowners who experienced home damage in the past year had an average cost of \$2,500 per event (not including costs covered by insurance).

At the same time, 75 percent of homeowners said they did not file an insurance claim for their most recent damage, which could suggest a growing concern about increasing premiums and deductibles or being dropped



Knowing exactly what your insurance policy covers before damage occurs helps you prepare.

from coverage.

The survey found that while many homeowners (84 percent) thought they were prepared, only 60 percent were actually prepared.

ServiceMaster Clean encourages all homeowners to periodically evaluate their level of preparedness.

They should make sure they understand exactly what is covered in their insurance policies, consider budgeting for these situations and learn how to deal with the most common ones—such as water damage scenarios, grease or electrical fires. Keeping a list of emergency phone numbers can help save time, money and headaches. It’s a good idea to include a restoration company for fire, water or smoke damage like ServiceMaster Clean.

For information about preventing, preparing for and recovering from common home emergencies, visit www.allabouthome.com.