Protecting Your Home During Summer

Summer. It brings to mind pleasing images of bright sunshine, beaches, pools, backyard cookouts, watermelon, vacation travel, ice cream, high temperatures and refreshing lemonade, among others. The hazards of summer include heat stroke, drowning, sunburn, bug bites, and food poisoning as food spoils faster in the heat. Protecting yourself from these and other hazards takes a few precautions.

Protecting your home is a little more complicated but not overwhelming. AIG has prepared a short list of steps towards protecting your home during summer months and beyond. Feel free to share these helpful tips with your clients.

Water safety

- If you have a pool, restrict access to the area with a gate or doors that automatically lock. Have your gate locks checked annually to ensure they are working properly.
- For added safety, especially if there are young children at home, equip the door/gate with an alarm or sensors at the pool.
- Consider a rolling pool cover, which can provide even more protection than a gate or fence.
- If you are entertaining at your pool or on a lake, consider hiring a lifeguard to ensure someone is always watching those in the water.
- Elaborate pool areas with rock formations and slides can enhance the risk for injury. Be sure areas are properly secured or restricted when needed.

Traveling

- Don't post on social media that you are leaving town, and wait to post photos until after you return.
- If you will be gone for an extended period of time, ask a private staff member, friend or neighbor to keep an eye on your home and have your mail held at the local post office.
- Put lights on timers to give the impression that someone is home.

Fire prevention

- If your grill or outdoor kitchen is near your home or on a deck/porch attached to your home, it should be equipped with an automatic shutoff device. These devices have a timer installed in the gas supply line that automatically shuts off the gas supply after a predetermined length of time.
- Never use chimineas or fire pits on decks, gazebos, covered patios or anywhere there are overhangs. They should be located at least 15 feet away from any structure.

General home maintenance

- When cleaning gutters and roofs, remove debris and check for winter damage that should be repaired.
- Make sure trees on your property are healthy to avoid toppling onto your home during high winds.

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If you live in a wildfire-prone area, remove all dead materials from trees/bushes/landscaping to eliminate fuels in the wildfire, and keep grass areas short.

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