

David Evans Certified Insurance Counselor 2330 BROADWAY SCHENECTADY NY 518-377-7414 alyssa@yourownagent.com 180 MAIN ST ESPERANCE NY 12066 518-875-9237 todd@yourownagent.com



SEPTEMER 2021

Fall Home Maintenance Checklist

Excerpt from Family Handyman

Feel that nip in the air, Fall has arrived! Some helpful tips to help you prepare for winter.

<u>Clean Those Gutters :</u> Use an old plastic spatula to remove debris from gutters, works like a charm.

<u>Check You Detectors</u>: Check to make sure your smoke and CO detectors are working. Smoke detectors typically last 10 years, CO detectors about 6.

<u>Bleed Hot Water Radiators</u>: When trapped air clogs a hot water radiator, some or all of the 'fins' will stay cold. You might as well do all of them while you're at it.

Water Your Lawn: Your lawn still needs water in the fall. It helps it recover from summer stress and regain strength for the winter ahead.

<u>Keep Window Wells Clean:</u> Never had a problem? Here's what happened to one homeowner. After an average rainfall, not a downpour, a clogged gutter dumped a lot of water next to his house and into his window well. The leaves in the well acted like a pool liner. The water level rose higher and higher until the pressure broke the basement window. Gallons and gallons of water poured into the basement! THERE IS NO INSURANCE COVERAGE FOR THAT.

Fertilize In The Fall: It's best to fertilize four times a year but if you're only going to do it once you can still have a great lawn if you fertilize in the fall.

<u>Cut Your Grass Short</u>: After removing all debris, like those dead leaves, set your mover to cut your grass short, 1.5 or 2 inches. This prevents snow mold and the tall grass blades from lying down and smothering new grass in the spring.

Drain Your Garden Hoses Or Waste Money On Replacing Them: Freezing water will split a hose open. Be sure to drain your garden hoses by stretching them out on a sloped yard or driveway or using a compressor to blast the water out before storing them for the winter.

<u>Clean Your Chimney</u>: One recommendation for having your chimney inspected is every 50 fires if you burn green or wet wood and every 70 fires if you burn dry hardwoods, such as oak or birch.

<u>Winterize Your Gas Grill:</u> If you're not a winter griller you should take the time to winterize your gas grill. Shut off the gas at the LP tank, unfasten the burner, slip the gas tubes off. You can coat the burners and other metal parts with cooking oil to prevent rust and wrap the burner unit in a plastic bag to keep spiders and insects out. Don't store your tank in any enclosed spaces, store it outside, in an upright position away from dryer and furnace vents. And don't forget to tape a plastic bag over the gas line opening to keep the bugs out. Remember even a small gas leak inside can cause a huge explosion.

Change Your Furnace Filter: This is an easy one and helps keep your furnace in good shape.

Last but not least, <u>Get Your Property Ready For Snow</u>: Take a few minutes to inspect your property before the snow flies. Remove rocks, dog tie-out cables, extension cords, hoses and stake out a path near your gardens so you don't accidently suck up any with your snowblower.

We hope these tips will be helpful and you can avoid any costly problems this winter.

Hopmeier Evans Gage Agency (518) 377-7414 Or find us online: www.yourownagent.com www.facebook.com/insurancehelp www.twitter.com/ourinsurance www.linkedin.com/davidmevans

Don't Leave Your Garage Door Remote In Your Car

<u>A thief who breaks into your car</u> can grab the remote for easy access to your garage. This isn't just a problem when your car is parked in the driveway; the registration card in your glove box gives a crook your address. So get rid of the remote on your visor and buy a keychain model. You can easily take it with you every time you leave the car. Home centers stock only a small selection of remotes, but you'll find many more online. - Family Handyman

The biggest compliment you can give us is to refer friends, family members, co-workers, and neighbors.

- If they mention your name when they call or come in, we will send you a
- \$5 GIFTCARD!! Whether the person becomes a client or not!! **We will also make a \$5 donation to a charity**

You then qualify for the monthly drawing for a \$50 gift card

OUR \$50 WINNER FOR AUGUST IS ... Greg Eckl

BUNDLE BUNDLE BUNDLE

CALL us to make sure ALL your discounts are included and you're not <u>missing any</u>.

Please give us a review online at Yelp, Google or on Facebook



WE ARE HERE FOR YOU !!

Reach us on our **<u>phone app</u>** to send us requests, claims, home inventory changes 24 hours a day!

GET IT ON GOOGLE

Our website <u>chat</u> is now available to help make reaching us even more convenient.

www.yourownagent.com

Look for the Chat / Message Us button at the bottom

We Bring You Insurance Company Choices and There is Power in Choice!!