



VERMONT MUTUAL
INSURANCE GROUP

PROTECTING YOUR HOME

TIPS FOR RESIDENTIAL PROPERTIES

Vermont Mutual Insurance Group® is pleased to furnish the following preventative measures to help safeguard your home.

FIRE EXTINGUISHERS



A substantial number of fires in residential properties originate in the kitchen. As many of these fires involve cooking oils or small electrical appliances, an ABC Class extinguisher containing 5-10 pounds of extinguishing chemical should be stored in an easily accessible location in or near the kitchen.

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FLEXIBLE WATER CONNECTIONS



Flexible water lines that connect to sinks, dishwashers, washing machines, toilets and refrigerator ice makers are a common source of water leakage. If your flexible connections are over 7 years old, they should be replaced with stainless steel mesh reinforced flexible water line connectors.

WASHING MACHINE HOSES



Most washing machines are sold with single-ply, unreinforced water supply hoses which are used to connect the machine to the hot and cold water supply. Many people do not shut off the water supply to the machine when it is not in use. As a result, the hoses are under constant pressure and are therefore prone to rupture. These single-ply rubber washing machine hoses should be replaced with either stainless steel mesh reinforced hoses or multiple ply synthetic plastic hoses.

ADDITIONAL INFO ON BACK

The Vermont Mutual Insurance Group® brings together the strength and resources of three unique companies: Vermont Mutual Insurance Company, Northern Security Insurance Company, Inc., and Granite Mutual Insurance Company. Together we offer comprehensive personal and commercial insurance solutions throughout the Northeast.



STABLE PREDICTABLE COMPETENT PARTNER

89 State Street, P.O. Box 188, Montpelier, VT 05601 | 800.451.5000 | www.vermontmutual.com



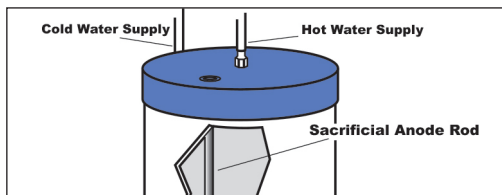


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TIPS FOR RESIDENTIAL PROPERTIES (CONTINUED)

WATER HEATERS



While the life expectancy of water heaters can vary depending upon the tank's quality and the characteristics of the water supply to the tank, the typical tank approaches the end of its useful life at 10-12 years and with each passing year the likelihood of water leakage increases substantially. The average tank life can be extended if the tank's sacrificial anode rod is replaced in year 7-8.

WATER SHUTOFFS



When plumbing failures or leaks occur, the resultant damage can be significantly reduced if the water supply to the house or apartment can quickly be shut off at its source. Main water shutoffs should be clearly identified and should be "exercised" (turned off and on) periodically to ensure that the valve will function when needed. Tenants in rental properties should be shown the location of the water shutoff for their unit and instructed in how to open and close the valve.

CLOTHES DRYERS



Lint build-up within clothes dryer vent pipes and within the dryer body itself is the primary cause of clothes dryer fires. Failure to clean the interior lint screen after each use promotes the accumulation of lint within the dryer body. Vent pipes of significant length and with multiple 90 degree bends reduce exhaust air velocity and promote lint build-up within the vent. Dryers and vents should be cleaned of all lint accumulations annually and the area behind machines should be kept free of accumulations of lint, clothing, cleanser packaging and dryer static or fabric softener sheets.

YOUR PARTNER IN LOSS PREVENTION

Since 1828 Vermont Mutual Insurance Group® has provided secure and reliable protection for our policyholders. We are committed to providing consistent and responsive solutions for your insurance needs. It is our hope that the information provided here is of assistance to you in protecting your property.

NOTE: The information in this publication is designed to assist our policyholders in their loss control efforts. We make no warranties or representations as to the accuracy of the information, nor do we assume liability or responsibility for any error or omission in this information sheet. You should use your own judgment in determining the scope and specifics of your loss control efforts.

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