

4 WAYS TO PREPARE YOUR HOME FOR STORMS

The heavy rainfall, high winds and lightning associated with severe storms can present a serious risk to your home and family. Use these tips to ensure that your home is ready to weather the storm:

1

Update your home inventory in case a storm causes damage to your home or possessions.

2

Inspect the outside of your home for any damage that could cause a water leak.

3

Prepare a disaster kit and create shelter and evacuation plans.

4

Call us at (877) 759-4365 to review your insurance policies and determine if the current coverage meets your needs.

Protect Your Home From Sewer Backups

Sewer backups occur when something blocks the normal flow of wastewater from your house to the city's sewer, causing sewage to back up into your home. There are several potential causes of sewer backups, including aging sewer systems, broken or collapsed sewer lines, tree roots entering sewer lines and sump pump failure.

Signs of a Sewer Backup

There are many indications that you may have a clogged sewer drain, including the following:

When a piece of plumbing (e.g., a toilet) is used, water backs up somewhere else.

More than one drain in your house is clogged.

There's a foul smell coming from your drains.

There's seepage at your basement floor drains.

Backup Prevention

A few measures can help prevent clogged sewer drains, including doing the following:

Throw grease and other clog-causing materials (e.g., bacon fat, coffee grinds and food waste) in the garbage, not down the sink.

Don't flush paper towels, wipes (including flushable wipes), diapers or feminine hygiene products.

Install a backwater prevention valve onto your sewer line to ensure sewage goes out but not back into your home.

Use your garbage disposal correctly, running water to wash food waste down the drain.

Have a professional periodically trim your tree roots.

What to Do After a Sewer Backup

Immediately take these steps if you have a sewer backup:

- 1 **Wet vacuum** affected areas, and **clean and remove** spillage.
- 2 **Mop floors** and **wipe walls** with soap and disinfectant, discarding damaged items.
- 3 **Steam clean** or **discard** wet carpets or drapes.
- 4 Have a **plumbing professional** inspect your drain using a sewer camera and make needed repairs.

Meadowbrook Insurance Agency



This infographic is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Consult a legal professional for more information.

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Storm Damage Cleanup & Downed Electrical Lines

Provided by Meadowbrook Insurance Agency

Electrical hazards can be deadly for workers involved in cleanup and recovery efforts following major disasters and weather emergencies, such as hurricanes. High winds can rip utility, cable, and telephone lines from their power poles. Cleanup workers should not touch or move these downed lines until cleared by appropriate utility personnel.

Always consider all equipment, lines, and conductors to be energized. Be cautious and if you notice downed wires or damaged electrical equipment, contact appropriate utility personnel. Downed wires can energize other objects, including fences, water pipes, bushes and trees, buildings, telephone/CATV/fiber optic cables, and other electric utilities. Even manhole castings and reinforcement bars (re/bar) in pavement can become energized by live downed wires. During storms, windblown objects, such as canopies, aluminum roofs, siding, sheds, etc., can also be energized by downed wires.

The following recommendations concerning electrical hazards should be followed by all disaster cleanup personnel:

- Do not assume that a downed conductor is safe simply because it is on the ground or it is not sparking.
- Do not assume that all coated, weatherproof, or insulated wire is just telephone, television, or fiber optic cable.
- Low-hanging wires still have voltage potential even if they are not touching the ground. So, do not touch them. Wires should be assumed to be energized until tested to be de-energized.
- Never go near a downed or fallen electric power line. Always assume that it is energized. Touching it could be fatal.
- Electricity can spread outward through the ground in a circular shape from the point of contact. As you move away from the center, large differences in voltages can be created.
- Never drive over downed power lines. Assume that they are energized. And, even if they are not, downed lines can become entangled in your equipment or vehicle.
- If you are in a vehicle or equipment (i.e., pay loader, backhoe, etc.), with rubber tires, when a power line falls on it, stay inside! When you are in the vehicle or equipment, with rubber tires, you are not a part of electricity's path to the ground. Wait inside until qualified electrical workers turn the power off and tell you it is safe to exit. If people come to help you, warn them to stay far away. Ask them to telephone 911 and the local electric utility for help.
- If you must exit any vehicle or equipment because of fire or other safety reasons, try to jump completely clear, making sure that you do not touch the vehicle or equipment and the ground at the same time. Land with both feet together and shuffle away in small steps to minimize the path of electric current and avoid electrical shock. Be careful to maintain your balance.
- Do not try to help someone else from the vehicle or equipment while you are standing on the ground. If you do, you will become a path for electricity and could be hurt or killed!