

The Best Homeowners Insurance Claim? The One You Never Need to File



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Your home is more than just a place to sleep at night — it's a significant asset filled with cherished possessions and memories. Yet with every water loss, fire, theft, or natural disaster, we get an uncomfortable reminder of how vulnerable our properties are, especially if we haven't updated them with the latest safeguards.

Even if you have excellent insurance coverage, the best claim is the one you never need to file. Avoiding claims keeps your premiums down and your home insurable. It also keeps your life running smoothly. Proactive risk mitigation is improving, and you may be able to fortify your property in ways you haven't considered.

Region-Specific Mitigation

Understanding local threats allows you to target your mitigation efforts. With the increasing severity of extreme weather events, we can't assume that previously unharmed homes will remain safe. Here are some region-specific possibilities to consider.

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Coastal Areas

Wind-borne debris caused by hurricanes is a primary concern along the Atlantic and Gulf Coasts. Wind-rated glass cannot protect against flying debris, but impact-resistant windows, doors, and skylights can. Also, hurricane screens can stop water intrusion and damage to garages, patios, and your home. Maintaining the home's integrity can avert a pressure buildup that can blow out windows and uplift the roof.

Storm-Prone Areas

Convective storm destruction can come from lightning, thunderstorms, wind, tornadoes, hail, and rain. Maintaining your roof and keeping your gutters clear can prevent water intrusion, and a lightning protection system can shield your home from a lightning strike. Regular tree care from certified arborists can prevent damage from snapped branches or uprooting. A caretaker for properties you don't live in year-round can secure outdoor items when a storm is approaching so they don't become dangerous projectiles.

Wildfire-Prone Areas

Creating defensible space, installing ember-resistant vents, and adding metal gutter guards can help protect homes from wind-blown embers, the biggest threat to structures during a wildfire. The first five feet around your home are the most important. Clear anything flammable, such as plants, mulch, firewood, garbage cans, combustible fencing, sheds, furniture, wood decking, overhanging tree limbs, and vehicles.

Flood-Prone Areas

Not being in a designated flood zone gives many homeowners a false sense of security. Flooding can happen anywhere when too much rain falls in too little time, overwhelming the sewers, waterways, and ground that generally absorb water and protect our homes. It can also happen when a water main breaks, a levee fails, or snow melts too quickly.

Importantly, homeowners insurance does not cover flooding; you must purchase a separate flood policy. You may also be able to prevent groundwater infiltration with automatic flood barriers, flood vents, sump pumps, and backup power.

Cold Snaps

In addition, freezing temperatures can cause pipes to burst in any region, but whole-home generators and temperature monitors can help prevent severe water damage even when you're not home. Even properties in Florida, Georgia, or Texas could be vulnerable to pipes bursting during unexpected frigid weather. Pipes are less likely to be well insulated where icy temperatures aren't the norm.

A Proactive Approach

Reducing your home's risk of harm and destruction requires proactive, long-term planning. An added bonus is that implementing these strategies can result in a reduction in your premiums. As you plan upgrades, renovations, and maintenance, consider opportunities to enhance your home's resilience. Some insurers will conduct a free assessment of your home to help you identify overlooked risks and plan steps to reduce them.

Even without an assessment, we at Pitcairn like to help our clients stay on top of evolving insurance requirements and potential premium incentives. We, along with our insurance broker, can discuss a potential mitigation plan tailored to your home, location, and address any specific concerns you or your insurance carrier may have. Also, if you've recently done work on your property, let's find out if you've already made changes that could get you an insurance discount.



Mitigation Strategies for Everyone

While some risks vary by region, others can impact your home no matter where it's located. The good news is that addressing problems promptly and minimizing damage has never been easier. New technology you can monitor and control remotely can be especially helpful in vacation homes and rental properties.

Which of these strategies have you implemented?

■ Alarm Systems

Insurers increasingly require monitored central alarm systems to help first responders act quickly if there's a fire or burglary. Also, if you have more than \$50,000 in valuables, they typically require a permanently installed safe that meets specific standards.

■ Whole-Home Generators

Keeping your home powered during outages can mitigate many potential risks, such as frozen pipes, break-ins, and even tripping and falling in the dark. Generators can also keep you comfortable, power home medical equipment, and help you stay in touch with the outside world.

■ Smart Home Devices

Sensors you can monitor and control from your smartphone can detect leaks, electrical arcing, unusual temperature changes, and system malfunctions. Automatic water shut-off devices can prevent devastation from leaking toilets, pipes, and water heaters.

■ Maintenance and Inspections

Annual chimney and furnace inspections can help prevent house fires. Checking washing machine hoses, toilet supply lines, and HVAC system drains can help avoid costly water damage.



Prioritizing Risk Mitigation

The best claim is the one you avoid entirely. When you focus on reducing the risks to your property, you take control of your family's safety, prevent the disruption and emotional toll of a significant loss, and preserve your valuable heirlooms and collections. Proactive loss prevention saves time, money, and the hassle of dealing with insurance adjusters and general contractors. It's worth the upfront effort and investment to preserve your quality of life and the uninterrupted enjoyment of your property.



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