



Striving Towards Excellence

Philippians 3:14

Preventing Ice Dams

Tips For Protecting Your Building

As fall comes to an end, winter has already started to show its face. Hopefully you've made good use of the Fall Maintenance Tips provided in our last Agency Newsletter: cleaning downspouts and gutters, preventing critter entry, servicing your HVAC and chimneys, and prepping plumbing. One way to prepare for the cold and snow is to take steps to prevent ice dams.

What Are They: Ice dams are a serious concern when the weather turns cold and snow accumulates on roofs. They can cause severe water damage to underlying walls, ceilings, and insulation. Ice dams form when deep snow accumulates on a roof and begins to melt due to heat escaping through the roof of the building. This melting snow then collects and freezes at the eaves forming an ice dam which prevents meltwater from draining. This backed up water can then leak into the building and cause water damage.

How to Prevent Them: To prevent an ice dam, check that the insulation and ventilation in the attic is enough to keep it cool. The formation of icicles at the eaves of a roof is a good indication that the attic has poor insulation and venting resulting in heat loss through the roof. Soffit vents can be installed to increase ventilation. Openings such as heat ducts, light fixtures, vent pipes, etc., should be sealed. Make sure gutters eaves and downspouts are kept clean. Clear snow two to three feet from all roof edges with a snow rake. Due to the risk in removing snow from a roof, consider hiring a qualified and insured contractor to complete snow removal.

Merry Christmas from Chupp Insurance Agency!



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Extra Protection With An Umbrella

You may have heard the term Umbrella Insurance before, but do you know what it covers? Umbrella insurance provides secondary liability protection for your organization in the event of a lawsuit above and beyond the liability limits of your general liability, automobile coverages, or the employer's liability portion of your workers' compensation policies.

Lawsuits are quite common in today's world and can be brought against your organization for various reasons. Those reasons can include minor property damage, injury or death, libel or slander. In addition to any damages your organization may be required by a court of law to pay to a person or people who file suit, you will also incur the costs associated your legal defense. The sum of those legal defense costs and court ordered pay outs can quickly surpass the limits of liability on the associated policy.

Without an Umbrella policy to pick up where your other liability limits end, your organization's current and future assets could be seized causing financial harm to your ministry While you could increase the limits of your general liability policy to protect your assets, that will not provide any additional coverage for auto related or employer's liability suits. A single Umbrella policy, however, provides protection over all of your policies mentioned above with limits starting at \$1 million.

Ask yourself this - if your organization found itself in a lawsuit and was ordered to pay out \$1 million or even \$500,000 more than your current insurance policy limits cover, could your ministry survive?

Call or email your agent today to discuss the added protection of an Umbrella policy for your organization.

New Email Newsletter

Did you also receive an email version of this newsletter? If not, it may mean we need updated contact information for your ministry. It could also mean the email was delivered to your junk folder, so take a look there.

Chupp Insurance Agency is now utilizing an automated email delivery system for our quarterly newsletters. This allows us to efficiently get our newsletter into your hands and allows you to easily forward it on to the appropriate people in your ministry. We are also able to send eBooks, such as the Armed Intruder eBook emailed on November 1, which would be cost prohibitive to send through the mail.

If you are not receiving emailed newsletters, please contact Audra at 888-659-8520 so she can update contact information. It may also be helpful to have your agent's email address saved in your email address book. In case you don't have that, they are as follows:

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Therefore the Lord himself will give you a sign: The virgin will conceive and give birth to a son, and will call him Immanuel.

Isaiah 7:14