



CLEANING
AND
RESTORATION, INC.

WE RESTORE YOUR LIFE. NOT JUST YOUR HOME

Dec. 2014



FIRE



SOOT



WATER

RESTORATION BULLETIN



EXPOSED PIPES

Pipes that freeze most often are those exposed to the severe cold. Most vulnerable are those located in unheated interior areas like basements or attics, crawl spaces, garages and kitchen cabinets. To safeguard your property, you should insulate any pipes found in these areas. Additionally, you should seal any leaks that allow cold air inside near the pipes. Use caulking and/or insulation to keep the cold out and the heat in. Water supply to outside valves (hose bibs) usually have a shut off valve inside the house. These should be shut off and drained before freezing temperatures arrive.

Take Steps Now to Prevent Frozen Pipes

Winter can bring extreme cold temperatures. Now is the time to prevent your pipes from freezing. It does not have to snow and sleet for your household pipes to freeze. Anytime the temperature reaches 32 degrees or below, if your pipes are not properly winterized, it could mean disaster for your home or business.

"Subject to a deductible, most homeowners' policies cover damage resulting from frozen pipes, including the repair of the pipe," said Stephen Tague. "Your policy will cover dwelling damage, and damage to personal property, such as furniture and rugs. Tenants of a residence can get similar coverage for personal property by purchasing a renters policy and business owners can purchase similar coverage for business property."

However, no coverage exists for frozen pipe damage to an unoccupied home or business unless heat is maintained in the building or the pipes have been drained. Even though most homeowners' policies cover such damage, it's preferable to prevent it before it happens. An eighth-inch crack in a pipe can send up to 250 gallons of water flowing in a day, destroying equipment and files; wrecking floors and furniture; and costing homeowners and businesses a lot of money. By taking a few simple precautions you can save yourself the mess, cost, and aggravation frozen pipes cause.

PROTECTING PIPES

For pipes in crawlspaces and garages, it may be necessary to wrap the pipe with an electrical insulator.

These wraps act like heating pads for the pipe and help to keep the fluid from freezing.

If your pipes do freeze, don't take any chances. If you turn on your faucets and no water comes out, leave the faucet on, turn off the main shut-off valve for your water supply, and call a plumber.

If you have water damage, contact ProJan and we can mitigate the damage for you. You can prevent further damage by getting us onsite right away.

HOW TO THRIVE AMIDST THE ONLINE MAYHEM

The internet has become a force in the insurance industry, how can we be a part of it!



The web is taking the insurance industry by storm!

Last year online insurance sales grew by nine percent, hitting \$17 billion in revenue. Consumers are increasingly comfortable with purchasing policies online, and Internet-first brands such as Esurance are emerging to take advantage of the dramatic cost savings that an online direct-to-consumer sales model provides.

FURTHER STRATEGIES

Get off the social media treadmill and spend time where it really counts.

Most businesses get a large majority of their customers through just one or two channels, so focusing effort on these key channels allows you to get the bulk of the value from a fraction of the effort.

Make everyone in your company an ambassador.

Whether you're an independent agent or part of a larger company, your teammates are constantly in touch with both current and potential clients. This happens officially via business email and office phones, but also unofficially via social media. Like it or not, an increasing percentage of people are spending hours on social media each day, so why not encourage your team to promote your business?

Against this backdrop of increased low-cost competition, local brick-and-mortar agents and brokers have an acute need to stand out online. Did you know that nearly three out of every four consumers seek an online review before making a purchasing decision? It's true. Proactive online reputation management is no longer a luxury, but a necessity for anyone looking to build a book of business.

This can be a cause for concern. However, agents who are willing to adapt to a changing market will be able to keep pace.

The good news is that the trend toward online sales and online reviews presents a massive opportunity to transform word-of-mouth referrals—long the lifeblood of most local agencies—into a powerful online presence. And building a strong online reputation doesn't have to be difficult.

There are a few strategies that will make your insurance business stand out online:

Be prepared for referrals from your online social networks.

Insurance agents often say that 90 percent of their business comes via word-of-mouth referrals, but most fail to realize that this process happens online as well as offline. When it comes to insurance, Americans are turning to their online friends and peers for trusted advice. Most often it's a simple question: "Does anyone have an insurance agent that they really recommend?" If you spend any time on Facebook, you've probably seen numerous examples of this.

To tap into this (free) lead flow, agents simply need to make sure that their online social profiles are reasonably professional in appearance and that business information is up to date. Friends will be much more likely to refer you to their friends if your profile looks "open for business."