

# FOUNDATION INSURANCE OF FLORIDA

Information Packet



Foundation Insurance  
of Florida

# WE'RE SO HAPPY YOU'RE A CLIENT

On behalf of the entire Foundation Insurance of Florida family we would like to say welcome, we would also like to sincerely thank you for being our client. We are thrilled to have you with us!

Throughout the last decade we have thoroughly enjoyed getting to know our customers and watching their businesses grow. Getting to know each one of our customers allows us to deliver tailored insurance specifically designed for you and your individual needs.

We are extremely proud to be considered one of the highest producing and awarded independent agencies in Florida! As an independent agency, we will always remain committed to our clients and not the insurance companies. We never forget or lose sight of the fact that without you there would be no us. With over 100 insurance carriers at our disposal our professionals will give you the best protection for your premium dollar's year in & year out.

Our clients are the most important part of our business. Our Licensed Professionals look forward to serving you and your family for many years to come. Again, thank you for entrusting us with your Insurance needs!

Sincerely,

***Your team at Foundation Insurance of Florida***



## NEXT STEPS:

Please read through the rest of this informative packet for more information on our agency, what to do if you need to file a claim, risk management insights and more. Once you have read through the information, keep it with your files for safe keeping and future reference. If you have any questions, please don't hesitate to contact us. We are more than happy to assist you!

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6413 Congress Ave. Suite 250, Boca Raton, FL 33487 | Monday – Friday, 9 am – 6 pm



**Foundation Insurance  
of Florida**

# OUR FIRM



Foundation Insurance of Florida was founded in 2009 in Stuart Florida and is one of the fastest growing agencies in the state. Our licensed professionals have helped over 100,000 people and businesses find great insurance at great prices. Our firm welcomes new technologies, new and innovative ways of doing business and new challenges.

In 2019, we partnered with Baldwin Risk Partners (BRP), an insurance distribution holding company. Our connection with BRP gives our clients the best of both worlds – a local business deeply connected to the community with the backing of a larger firm that has preferred relationships with the most reputable insurance providers. Under BRP, we have best-in-class resources, increased geographic representation and expanded lines of insurance to support all your coverage needs as your life and business evolve.

## AGENT SPOTLIGHT

Foundation Insurance is delighted to introduce our newest Licensed Professionals! Carmen Gomez and Taryn Brauchle (Processing), Sandro Giesse (Home Division), and Laurel Siemon (Auto Division). Each of our new colleagues embodies our “Core Values”. Our core values represent the “Foundation” of Foundation Insurance and they serve as the pillars of strength that we very proudly stand on together. Through the best of times or the most challenging of times, we will never compromise our core values. Furthermore, our core values provide our customers with an unprecedented level of service that is far superior to any they have ever experienced.

## OUR CORE VALUES



RESPECT



DEDICATION



RELATIONSHIPS



HONESTY



TOGETHERNESS



PROSPERITY

# WHAT TO EXPECT



## POLICY IMPLEMENTATION

We will implement all of the policies as discussed. Your policy and premium invoice will be delivered directly from your insurer. You will also receive evidence of insurance and temporary vehicle ID cards, as needed.



## CANCEL PRIOR POLICIES

Once we receive the new policies and ensure the terms are issued as requested, you should cancel your existing policies backdated to the new policy inception date. Once your prior policies are canceled, keep an eye out for your premium refunds. If you do not receive within thirty days we recommend you follow up with your prior insurance agent to check the status.



## HOME INSPECTION

Your new homeowner insurer may contact you to schedule a home inspection to ensure the home is insured to value using current replacement costs; the inspection may include an interior or exterior inspection.



## WE'RE HERE FOR YOU

We believe pro-active account maintenance will help ensure the program has kept pace with your lifestyle. As you review your policy, have any questions or encounter lifestyle changes, please let us know.



## EDUCATION

We will send quarterly e-newsletters with education on loss prevention, possible premium credits and industry trends that will keep you in the know.

## YOU'RE IN GOOD COMPANY



I've been with Foundation Insurance since 2015 and been very happy with their service. Jamie McKay has helped me find the right homeowners, flood & hurricane insurance for my home. He's answered many questions with patience & knowledge. I truly value his professionalism. I've referred many friends & family members to Jamie. I also use Foundation Insurance for my car insurance & am looking into an umbrella policy through them. You can't go wrong with Jamie & Foundation Insurance!

-Nancy C.



Emily Taylor at The Foundation Insurance of Florida is an exceptional Insurance Agent. She's responsive, honest, thorough and professional. I've had my policy for almost 2 years and have referred others to her as well.

-Shannon K.



Foundation insurance is amazing. They have the best rates and are quick to respond. I have worked with Chelsey Amaya and Josh Chase.

-Ruben I.

# PROTECT WHAT MATTERS MOST

Our advisors take care of all your insurance needs so you can focus on life. We invest the time to listen, research and counsel on the best coverage options available for you, your family and your business.



## PERSONAL INSURANCE

- Home
- Rentals
- Secondary Residences
- Flood
- Jewelry & Collections
- Auto
- Motorcycles/RV
- Boats/Yachts
- Life/Disability
- Umbrella Liability



## BUSINESS INSURANCE

- General Liability
- Property/Contents/Flood
- Business Auto
- Professional Liability/E&O
- Cyber Liability/EPL
- Workers' Compensation
- Bonds
- Landlord Protection
- Umbrella Liability
- Intellectual Property

## INSURER PARTNERS

As independent insurance agents, we work for you and not the insurance companies. This allows us to tailor your coverage to your specific needs and compare coverages and prices to find you the best possible coverage. We are proud to represent a large number of insurers. Through our connection with Baldwin Risk Partners (BRP), our insurance holding company, we are one of the top 25 personal insurance agents in the country and we have access to over 150+ insurers so we can find the right coverage at the right price.

## WHAT TO DO IN THE EVENT OF AN AUTOMOBILE ACCIDENT

- **BE SAFE.** Move out of the way of traffic and turn on your hazard warning lights.
- **TAKE CARE OF YOURSELF AND OTHERS.** Call for medical assistance, if necessary.
- **CALL THE POLICE AS SOON AS POSSIBLE.** Even in a minor accident, it is important to file a police report. Ask the officer for the report number.
- **DO NOT ADMIT FAULT.** Or advise your coverage limits, even to the police. Do not discuss the circumstances of the accident with anyone other than the police and an insurance claims representative, but remember to be polite and treat everyone at the accident scene with respect.
- **EXCHANGE DOCUMENT INFORMATION.** Obtain the necessary information from the other drivers. Do not leave the scene until you have checked on all other people involved and have all the information you need.
- **TAKE PICTURES AT THE SCENE.** Use your smart phone to document the vehicles involved, the damage, the accident scene. The contact ID cards and license plates. This documentation can help you at claim time.
- **REPORT THE ACCIDENT.** If there are any damages, contact your insurance company as soon as possible to report the accident.

# WHAT TO DO IF YOU HAVE A CLAIM

## Q. I'VE BEEN IN AN ACCIDENT, WHAT NOW?

### A. START BY REPORTING YOUR CLAIM TO YOUR INSURANCE CARRIER. THEY NEED TO KNOW:

- When the accident occurred (date and time)
  - Where the accident occurred (be as specific as possible)
  - How the accident happened
  - What kind of vehicle or vehicles were involved (including the year, make, and model)
  - A description of the damage on each vehicle
  - The names and contact information of people involved in the accident
  - The extent of any injuries to people involved in the accident
  - The names and contact information of anyone who witnessed the accident
- 

## Q. I HAVE DAMAGE TO MY PROPERTY, WHAT NOW?

### A. CALL YOUR INSURANCE CARRIER. HAVE THIS INFORMATION AVAILABLE:

- When the incident occurred
  - A general description of what happened
  - The location of the damaged property and what was damaged
  - The condition of the home and if it is still livable
  - If temporary repairs are needed
  - If the fire or police department was contacted, which department responded and any report number.
  - Your contact information and the best time to reach you
- 

## Q. DO I NEED TO PROTECT MY HOME FROM FURTHER DAMAGE?

### A. YES, ONCE IT IS SAFE TO DO SO. IT IS YOUR RESPONSIBILITY TO PROTECT YOUR PROPERTY FROM FURTHER DAMAGE.

- Arrange for reasonable temporary repairs such as boarding up broken windows, covering the roof, and removing debris
- Keep a list of any temporary repairs you make to document the damage, and make sure to save your receipts
- If possible, place damaged items in a secure area where they can be inspected. If you are unsure about an item, include it with the damaged property
- If you have fire or smoke damage, do not try to clean the damaged items. Sometimes cleaning things without the proper equipment can cause more damage

PLEASE DON'T HESITATE TO CONTACT US IF YOU HAVE QUESTIONS ABOUT YOUR POLICY.

# HURRICANE PLANNING



## BEFORE HURRICANE SEASON

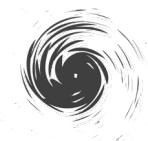
- Take pictures of your property and building to make the claims process smoother in the event your home sustains damage.
- Ensure drains aren't clogged on terraces and balconies.
- Get an emergency back-up generator that is capable of providing electricity to keep essential parts of your home running properly.
- Replace standard windows with impact resistant window systems, if able.
- Make sure you have current valuations of high value items to help ensure your collection is adequately insured and documented in case a claim needs to be made. (Appraisals should be updated every three to five years.)
- Trim trees and shrubbery away from your home and remove any weakened sections that might easily break off and fall.
- Replace gravel/rock landscaping materials with a softer material, such as shredded bark or mulch. Pebbles can cause damage in high winds.
- Have any basic vehicle maintenance done before a storm threatens and fill your tank with gas.
- Maintain a current and complete inventory. In the event of significant loss, a detailed inventory may help to facilitate the claims process.

- Prepare your home for responders – Think about things such as – Is your property gated? Are your street numbers clearly visible?
- Secure means of communication because cell service may be down, email may be a more reliable form of communication.
- Obtain and keep accessible as much cash as possible, as banks may not be open following the storm.
- Fill the fuel supply for your back-up generator and vehicle.
- Charge your electronics and have batteries in a convenient location.
- Caulk around openings – Be sure to check the caulking around exterior doors and windows, it can become mildewed and cracked from summer rains.

## IF A STORM IS COMING



- Move outdoor furniture, planters, bird feeders and decorative objects in your garage or house.
- Move personal possessions to the center of your home, away from windows and doors. Place towels at the base of doors to absorb any water that may enter.
- Secure all doors and board up windows to protect against flying debris.



## AFTER THE STORM PASSES

- If you discover water in your home, contact a restoration company immediately to begin the water extraction process.
- Check circuits and equipment before restoring power.
- Run the air conditioner to dehumidify your home.
- Remove any wet items and store them in the garage, if possible.
- Call your insurance advisor or insurance company immediately to report how, when and where the loss or damage occurred. Have your policy number handy and give them a general description of damages.

# DISASTER PLANNING

## PROTECT YOUR IMPORTANT DOCUMENTS

Personal documents are some of your most valuable and difficult items to replace. Protect the following documents in a bank safe deposit box, other off-site storage or in waterproof containers. You may also scan these items to keep an electronic copy on a flash drive for easy access.

- **PERSONAL ITEMS:** birth certificates, marriage licenses, immunization records, pet vaccinations, photos that would be difficult to replace.
- **FINANCIAL DOCUMENTS:** stock and bond certificates, account numbers with contact information, first two pages of your latest income taxes, backup disc of financial management software.
- **INSURANCE:** copies of all policies, including home, vehicles, boat, health, life, along with appraisals, home inventory (photos or video of your home's contents) and pertinent contact numbers.
- **LEGAL PAPERS:** deeds, titles for vehicles and boats, living wills, passports, military records, powers of attorney, child custody or divorce records.

## YOUR POLICY INFORMATION

*Fill out the form below with your policy information and keep in a safe place.*

Insurance carrier(s) \_\_\_\_\_

Policy number(s) \_\_\_\_\_

Hurricane deductible \_\_\_\_\_

Carrier toll free claims number \_\_\_\_\_

Carrier website \_\_\_\_\_

Flood insurance policy number \_\_\_\_\_

Flood insurance deductible \_\_\_\_\_

# DISASTER SUPPLY CHECKLISTS



## FOR YOUR HOME

- ☐ **Water** (One gallon per person/per day for 3-7 days)
- ☐ **Food**
  - ☐ Non-perishable packaged or canned food/juices
  - ☐ Specialty food for infants or the elderly
  - ☐ Snack food
  - ☐ Cooking tools/fuel
  - ☐ Paper plates/plastic utensils/paper towels
- ☐ **Cash** (At least \$300-\$500 in various increments)
- ☐ **First aid kit**
- ☐ **Medications** (2-week supply of prescription drugs)
- ☐ **Clothing** (Including rain gear and sturdy shoes)
- ☐ **Flashlights** (One for each family member)
- ☐ **Portable NOAA radio**
- ☐ **Batteries** (Lots of batteries)
- ☐ **Essentials** (Toilet paper, trash bags, etc.)

## ADDITIONAL CONSIDERATIONS:

- |  |   |
|--|---|
| <input type="checkbox"/> Generator                     | <input type="checkbox"/> Coolers (food, ice)    |
| <input type="checkbox"/> Additional fuel               | <input type="checkbox"/> Books, games, etc.     |
| <input type="checkbox"/> Personal hygiene items        | <input type="checkbox"/> Fire extinguisher      |
| <input type="checkbox"/> Waterproof container          | <input type="checkbox"/> Duct tape              |
| <input type="checkbox"/> Matches                       | <input type="checkbox"/> Whistle                |
| <input type="checkbox"/> Copy of keys                  | <input type="checkbox"/> Phone charger          |
| <input type="checkbox"/> Baby diapers/formula          | <input type="checkbox"/> Local maps             |
| <input type="checkbox"/> Pet care items                | <input type="checkbox"/> Tools (wrench, pliers) |
| <input type="checkbox"/> Chlorine bleach               |   |
| <input type="checkbox"/> Extra glasses, contact lenses |   |



## FOR YOUR CAR

- ☐ **Gas** (Keep your tank full)
- ☐ **Nonperishable food** (including a can opener)
- ☐ **Bottled water**
- ☐ **First aid kit**
- ☐ **Tire inflator**
- ☐ **Basic toolkit**
- ☐ **Flashlight**
- ☐ **Road flares**
- ☐ **DC to AC power converter**
- ☐ **Cell phone charger**
- ☐ **Working jack & spare tire**
- ☐ **Cash**
- ☐ **Jumper cables**

# PREVENTING LOSSES TO YOUR HOME



## WATER DAMAGE

Water damage is one of the most common reasons for making homeowners insurance claims. Even the smallest leaks can turn into costly water bills and result in major damage, disrupting your life.

### Here are a few tips to prevent water damage in your home:

- Leaky plumbing and water heaters – Plumbing should be inspected annually and repaired for signs of leaks or corrosion.
- Clogged drain lines on air conditioning units – Check air-conditioning drain lines yearly
- Leaks from washing machine hoses, refrigerators and ice makers – Inspect these annually and replace them every three to five years—or immediately, if signs of cracking or bulging appear
- Water shutoff valves – Teach everyone in your household how to close these off to the main water supply, sinks, toilets and water-drawing appliances.
- Check the foundation – Inspect your foundation walls and floors for cracks. Move downspouts a minimal 3 feet away from the base
- Pressure testing gauge – A major cause of leaks and burst pipes is stress and strain from water pressure set too high. But most hardware stores sell a simple, inexpensive water pressure gauge. Attach it to an outdoor faucet, then turn the faucet on full force, for a reading of your water pressure. If the number is above the recommended PSI, you will need a pressure-reducing valve, also available at hardware stores.



## ROOF

### Take the following steps to ensure your roof is in good condition and to prevent potential damage:

- Trim trees and remove dead branches so they won't damage your home if they fall because of wind, ice, or snow.
- Clear gutters and downspouts of debris. As the leaves fall, make sure they aren't building up in the gutters.
- Check for any roof damage. Pay attention to surface bubbles and areas with missing gravel on flat roofs, or missing or damaged shingles or tiles on sloped roofs.
- Check the flashing on the roof to make sure it's in good condition to help prevent water penetration.
- If your roof needs replacing, consider impact-resistant roofing materials, especially if you live in a hail-prone area.



## FIRE

Every second counts, be sure to plan two ways out. Knowing the true speed at which today's home fires can spread is vitally important when it comes to a home escape plan. A home escape plan includes:

- Working smoke alarms on every level of the home, in every bedroom and near all sleeping areas;
- 2 ways out of every room, usually a door and a window; and
- A clear path to an outside meeting place (like a tree, light pole or mailbox) that's a safe distance from the home.
- Once you get outside, stay outside. Never go back inside a burning building.

### Here are a few tips to help control fire damage in your home:

- Make sure the number of your home is clearly marked and easy for the fire department to find.
- Close doors behind you as you leave — this may slow the spread of smoke, heat, and fire



## HOME INVENTORY

### Here are some tips to help build and protect your home inventory checklist:

- Walk through your property – The more detailed your inventory, the more useful it will be if you have to make a claim. Document possessions inside your home and on your property that may be of value.
- Keep your inventory in a safe place – Creating a digital home inventory and storing it off-site will help ensure that it won't be lost, stolen or damaged during any disaster at your home.
- Update your inventory often – When you make a significant purchase, add the information to the inventory while the details are fresh in your mind.

# PREVENTING HOMEOWNER LOSS



## THEFT

Keep unwanted intruders out of your home. There are many solutions that require no money at all-- just a little common sense.

**Here are a few things that you can do to make your home more safe:**

- **Don't show-off** – Leaving certain things lying around your yard or in plain sight from the road can unwittingly lure thieves onto your property. Keep scooters or bikes inside or in your garage. When purchasing a new TV or other pricey electronics or appliances, be sure to dispose of the box properly. Don't leave it out by the trash or recycling bin. Also, if you have a number of expensive items within plain sight or near windows, think about doing a minor redesign to move them out of view.
- **Trick the burglars** – There's a greater chance that burglars won't attempt to break in if they think you are home. So when you leave the house, create an illusion that someone's still there. You can leave a light on, along with music or your television. Also most residential thieves stay away from houses with home security signs in their yard (whether you have a security system or not.)
- **Secure sliding doors and windows** – You can easily break into some older sliding doors by simply popping them off of their frame, even when locked. It's harder to do that with newer ones, but you should still take extra precaution to secure them since they can be an inviting entry for burglars. Simply take a strong dowel, steel bar or two-by-four and slide it into the back groove. That way, even if people can pick the lock, the rod stops the door from sliding back and opening. Although you should always lock your windows before leaving the house, you can install a simple pin or nail into to the frame to stop it from raising more than a few inches. This will add an additional layer of security in case someone pops off the screen and you have left the window unlocked.
- **Don't leave a spare key outside** – It may seem like a good idea to leave a spare key hidden under a flower pot or doormat in case you get locked out of your house. But that's an open invitation for a burglar to walk inside without any difficulty.
- **Secure your yard** – Tall shrubs and overgrown trees are welcome hiding places for criminals to wait until the coast is clear to get into your house. That doesn't mean you need to cut down every plant in your yard. Just keep things manicured.
- **Prepare before vacation** – If you are going out of town for an extended period of time, call your local police and let them know. Also, alert neighbors you trust about your trip and ask that they keep an eye on your property during that time. Avoid having piled up mail, overgrown lawns and newspapers strewn about your yard that send surefire signals you're miles away. Also, have a friend pick up your mail and newspapers.



## UNDERSTANDING ASSIGNMENT OF BENEFITS (AOB)

Assignment of Benefits (AOB) is an agreement that, once signed, transfers the insurance claims rights or benefits of the policy to a third party. An AOB gives the third party authority to file a claim, make repair decisions and collect insurance payments without the involvement of the homeowner. AOBs are commonly used in homeowners insurance claims by water remediation companies and contractors.

Often misused, signing an AOB can lead to harmful consequences for the homeowner. Be aware that signing an AOBs transfers your insurance rights to the company and allows them to collect money paid-out from your insurance company on your behalf. Always read the contract with a service provider to ensure it does not include AOB language. Call us to learn more or if you suspect you have signed a contract with AOB language.

**Please reach out to us if you have any questions.**

# MOST COMMON DISCOUNTS

## HOMEOWNERS DISCOUNTS



- **Home safety discount** (Central station burglar or fire alarm, smoke detectors, and/or a water safety system, permanently installed back-up generator)
- **Gated community discount**
- **Hurricane proofing discount** (Impact-resistant roofs, windows, and shutters may cost you upfront but in the long run, these are definitely worth the investment.)
- **No mortgage** (If your house is paid off, you may be eligible for this discount.)

## AUTO DISCOUNTS



- **Driver discounts**
  - » Good driver/claim free
  - » Good student (being a good student, away at school)
  - » Driver training (completing an accredited driver's education course for new drivers, or defensive driving course-- typically offered to senior citizens)
  - » Low-mileage (if mileage falls under a certain cap)
  - » Homeowners discount (You can often get a discount for owning a qualified home.)
- **Vehicle discounts**
  - » Safety equipment
  - » Passive restraint (automatic seat-belts that fasten without you having to do anything)
  - » Anti-lock brakes
  - » Airbags
  - » Anti-theft protection
  - » New car
  - » Collector car
  - » Education (bachelors and/or graduate degree)

## POLICY DISCOUNTS



There are also discounts policy discounts that you may be eligible for.

- **Multi-vehicle discount** (Insuring multiple vehicles on one policy)
- **Full payment discount** (Paying your entire premium up front)
- **Renewal/customer loyalty discount** (Insurance companies like loyalty. Continuing to renew with the same company year after year can save you money.)
- **Bundling discount** (You can often get a reduced car insurance premium by combining multiple policies, like homeowners and car insurance.)
- **Good credit**
- **Claims-free discount**

Please note, discounts will vary widely among insurance companies.

# HOME MAINTENANCE AND INSPECTION SCHEDULE

MONTHLY MAINTENANCE CALENDAR	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
	<input type="checkbox"/> Replace HVAC filters <input type="checkbox"/> Clean garbage disposal <input type="checkbox"/> Test smoke/ carbon monoxide detectors	<input type="checkbox"/> Replace HVAC filters <input type="checkbox"/> Test garage doors	<input type="checkbox"/> Replace HVAC filters <input type="checkbox"/> Clean garbage disposal <input type="checkbox"/> Clean range hood and filters	<input type="checkbox"/> Replace HVAC filters <input type="checkbox"/> Test smoke/ carbon monoxide detectors	<input type="checkbox"/> Replace HVAC filters <input type="checkbox"/> Clean garbage disposal <input type="checkbox"/> Test garage door auto-reverse	<input type="checkbox"/> Replace HVAC filters <input type="checkbox"/> Clean range hood and filters
	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
	<input type="checkbox"/> Replace HVAC filters <input type="checkbox"/> Clean garbage disposal	<input type="checkbox"/> Replace HVAC filters <input type="checkbox"/> Test garage door auto-reverse	<input type="checkbox"/> Replace HVAC filters <input type="checkbox"/> Clean garbage disposal <input type="checkbox"/> Clean range hood and filters	<input type="checkbox"/> Replace HVAC filters <input type="checkbox"/> Test smoke/ carbon monoxide detectors	<input type="checkbox"/> Replace HVAC filters <input type="checkbox"/> Clean garbage disposal <input type="checkbox"/> Test garage door auto-reverse	<input type="checkbox"/> Replace HVAC filters <input type="checkbox"/> Clean range hood and filters

ANNUAL CHECKLIST	
	<input type="checkbox"/> Drain and inspect water heater <input type="checkbox"/> Inspect fire extinguisher <input type="checkbox"/> Check water main/meter for leaks <input type="checkbox"/> Check washing machine hose connections <input type="checkbox"/> Check for termites, rodents and other pests <input type="checkbox"/> Clean refrigerator coils <input type="checkbox"/> Redo bathroom grout and caulking (where necessary)
	<input type="checkbox"/> Check toilet shut-off valves <input type="checkbox"/> Redo kitchen grout and caulking (where necessary) <input type="checkbox"/> Check bathroom and kitchen exhaust fans <input type="checkbox"/> Check dishwasher hoses <input type="checkbox"/> Pump septic tank (every 3-5 years) Last pumped: _____ Next pump: _____

SEASONAL MAINTENANCE CHECKLIST	SPRING	SUMMER
	<input type="checkbox"/> Change air filters <input type="checkbox"/> Change batteries in detectors <input type="checkbox"/> Check for leaks in attic <input type="checkbox"/> Wash windows <input type="checkbox"/> Replace damaged window/ door screens <input type="checkbox"/> Inspect bricks/stucco for chipping deterioration, or deposits <input type="checkbox"/> Clean out gutters <input type="checkbox"/> Add mulch around trees and garden beds to retain ground moisture <input type="checkbox"/> Prune landscaping <input type="checkbox"/> Pressure wash driveway, patio and deck <input type="checkbox"/> Clean window wells and check drainage	<input type="checkbox"/> Change air filters <input type="checkbox"/> Change batteries in detectors <input type="checkbox"/> Check for leaks in attic <input type="checkbox"/> Wash windows <input type="checkbox"/> Check wood decks for moisture- reseal deck if water doesn't bead up <input type="checkbox"/> Check dryer vent pipe for clogging <input type="checkbox"/> Check driveway for cracks- reseal with asphalt patching caulk <input type="checkbox"/> Check for/clean mold/mildew <input type="checkbox"/> Clean underbrush around trees and bushes <input type="checkbox"/> Switch ceiling fans to turn counterclockwise
	FALL	WINTER
	<input type="checkbox"/> Check crawl space for water- call home inspector to find leaks <input type="checkbox"/> Call furnace inspector- service furnace <input type="checkbox"/> Test sump pump <input type="checkbox"/> Check lawn- fertilize and reseed if necessary <input type="checkbox"/> Check outdoor light bulbs <input type="checkbox"/> Clean out gutters and downspouts	<input type="checkbox"/> Tighten loose handles and knobs <input type="checkbox"/> Check door and window locks- replace where necessary <input type="checkbox"/> Add weather stripping where necessary to insulate your home <input type="checkbox"/> Switch ceiling fans to turn clockwise <input type="checkbox"/> Remove screens and add storm windows <input type="checkbox"/> Inspect and repair stairs and railings



# Foundation Insurance of Florida

WE CAN ALSO HELP YOU WITH:



HOME



AUTO



BUSINESS



LIFE



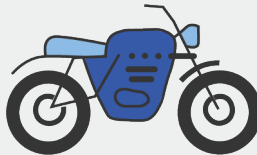
UMBRELLA



GROUP HEALTH



BOAT



MOTORCYCLE



FLOOD



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