

Emergency preparedness information for homeowners

A loss can be sudden and confusing. Being prepared for an emergency is the best advice we can give to our customers. Knowing the next steps to take and who to call can help prevent further damage, reduce time to recover and help to preserve your home and personal belongings as best as possible.

Steps which can help avoid or minimize a future loss

- Perform regular yard maintenance**—Care for trees and shrubs that are close to the home and make sure your garden mulch isn't placed against siding to reduce fire risk.
- Install detection devices**—Heat, water and security system monitors will notify you in the event of a potential risk and allow you to take preventative steps if needed. Also, consider surge protectors for high value items that are plugged in, in case of lightning. You can also review our Partners in Protection vendors and discounts on hanover.com for recommended companies to work with.
- Locate your water main**—If you have a water leak in your home, the quickest step to reduce damage is to shut off the water main. Consider adding a tag or marker to help you remember where it's located. For homes on public water sources, the water main is often on the side of the house facing the road. If you are on private water, the water main is usually in the part of your house facing the well.
- Secure your valuables**—Put important papers and treasured items in a locked and waterproof container. Plus, put together a home inventory list that can be accessed in the event of a loss. If possible, also keep a digital copy in a safe place.
- Monitor smoke and carbon monoxide detectors**—Change your batteries and test smoke and carbon monoxide detectors at least twice a year.
- Keep fire extinguishers handy**—Have fully charged fire extinguishers on every level of your home and one extinguisher in your kitchen. Check the devices at least once a year to ensure they are still charged, as they can deteriorate over time.
- Maintain a consistent indoor temperature**—To avoid frozen pipes be sure to keep your home at a warm temperature even when you aren't home. It's advised to stay between 55–65 degrees if possible. Also, be aware of pipes that go through cooler parts of your home and consider wrapping them in towels or insulation when possible.
- Regular home maintenance**—Have HVAC systems and heating systems serviced and fireplaces/chimneys cleaned annually.

Preparedness plan

Put together a list of local area contacts to reach out to in the event of a loss. Also, adding these contacts to your phone would be a good resource.

Local fire and police: _____

Insurance agent: _____

General contractor: _____

Roofing company: _____

Water mitigation company: _____

Landscaping/arborist: _____

Electrician: _____

There are a few places you could find referrals:

- Your community
- Your insurance agent
- Social media
- Online referral companies

Mitigation tactics

If you are experiencing an emergency in your home, there are ways to help mitigate the loss and possibly reduce the severity of the damage. While it's best to call local experts and inform your insurance agent right away, there are a few steps you can take immediately.



Water damage

- Shut off water main if the water is coming from the home.
- Add a tarp or cover to the home if safe to do so and the water damage is coming from the outside.
- Try to remove excess water from the home if safe and possible. The use of a wet vac and towels/buckets can help.
- Call your local contractor.
- Take photos of the damage as soon as possible.
- Call a water mitigation company if you are unable to control the water.



Fire

- Evacuate the home as quickly and safely as possible.
- Call your local fire/police department.
- When safe to do so, add tarping or boards to the home to reduce any weather damage, theft or any other future risks to the property.
- Call a local contractor to assess the property.
- Reach out to a fire restoration company to help with any smoke or fire damage to the home or contents.
- Gather valuables from the home if it is safe to do so. Items such as driver's licenses, passports, valuables, and collectibles are important to remove to help reduce the risk of theft.
- Take photos of the impacted areas when possible and safe to do so.



Tree on your home or vehicle

- Get out of the home and/or vehicle if safe to do so.
- Call a local arborist if you are not at risk. If there is risk, call your local police/fire department to assist.
- Tarp any holes or openings that the tree caused, to avoid further damage when safe to do so.
- If safe to do so, remove any valuable items and move them to a safe location.
- Take photos of the damage when possible.

A loss can be a stressful and life-altering event. While we cannot assess coverage until a claim is filed, we hope that you will take some of these preventative steps to help avoid the possibility of a loss occurring.

If you do have a claim, contact our Platinum claims team at **800-799-6977**
or our Prestige claims team at **877-922-2774**.

If you have any questions, reach out to your agent or you can find more information at hanover.com.



The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America
808 North Highlander Way, Howell, MI 48843

hanover.com/personalinsurance

The Agency Place (TAP)—<https://tap.hanover.com>

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