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Robert K. Jones Insurance Quarterly Newsletter - April 2019 Edition

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Non-Weather Related Water Damage is the 2nd Most Common Claim



Many of us think of our homeowners policy covering us from natural disasters such as Tornadoes, Hail, Lightning, Rain, and Fire. Did you know that 2nd most common claim behind wind is damage caused by non-weather related water damage? These include things like a pipe burst, sump-pump failure, and appliance leaks. Water claims are the third most expensive type of damage behind fire & hail. There are some simple new technologies that can help us reduce our homeowner premiums, and protect us from massive water damage problems.

Dan Bitler has spent time reviewing options that can help prevent water damage to your home, and he has personally tested and installed these devices in his home.

Click [here](#) to learn more about Affordable Whole House Automatic Water Shut-Off systems and Water Sensors that notify you via your phone if there is water detected. If you have a vacation home, this is a must read.

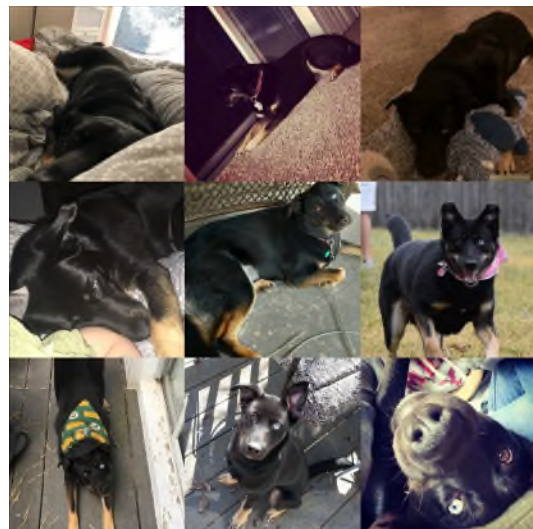
We hope you find these items useful. All of these maintenance items are less than a deductible, and can save you a lot of money and headache in the future. Please give our staff a call if you would like to learn more about these items.

JESSICA KOCH

Welcome Jessica, the voice you will hear first when you call our office.



Outside of the office Jessica is a dog mom of a German Shepard, lab, husky mix named Maggie. She is 5 years old loves to be outside all year round, even in the freezing winter winds. I am not a winter person so we don't get out much in the colder months. Although, in the summers we love to go hiking and meet new people. She really loves going to Sugarcreek metro park and Sweet Narrows Reserve. Her favorite part of the trail is the water, she always



jumps in and walks down the creek. After we finish our hike we both get pretty hungry and we normally go out for ice cream. If I am not with Maggie I enjoy going to the movies and hanging out with my friends.

JONES FUN FACTS

SUPER BOWL LIII

Trey attended Super Bowl LIII in Atlanta to watch one of his longtime friends play in the big game.



BONJOUR

Trey on a trip to Lyon and Paris, France.





LIFE RUNS ON DUNKIN

Dan & his boys wreaking havoc at a Dunkin Donuts!

NIGHT AT THE SLOPES

Dan & his family enjoying an evening snow tubing at Mad River Mountain!



CLAIMS CORNER



When the unexpected arises, our claims team is ready to provide the proactive support you need to get you back on your feet.

- An insured hired a plumber to do some work in their home. They begin the job on Friday, but when they return on Monday they find the basement knee deep in water. The plumber discovers that they broke the water line that controls the shut off valve. The plumber files a claim with his insurance company which provides coverage for the damage to their home on a depreciated (Actual Cash Value) basis. The total amount of damage to our insured's home is \$190,720. The plumber's insurance paid \$112,095 and our agency paid \$78,625.
- The plastic nut on the toilet of an insured split allowing the water to run for a long period of time causing \$165,000 in damages. This could have been prevented with an Automatic Water Shutoff Device

JONES IN THE COMMUNITY

FLYER NATION

Kevin Jones was on the pregame radio show for UD basketball with Nancy Wilson talking Flyer hoops!



COLON CANCER 5K

Lisha and Dr. Jonathan Saxe at the No Buts About It Run/Walk for Colon Cancer Awareness, sponsored by Dayton Gastroenterology, Inc.



"**No Buts About It**" is a 501(c)(3) charity whose goal is to save lives through education and increase awareness of colorectal cancer, as well as emphasizing the importance of early screenings among our Greater Dayton community. It also provides free screening colonoscopies for local uninsured persons who meet economic hardship criteria.

DONATE LIFE



Dan Bitler & his family participated in the Life Connections sit in, where the green chair did not go empty for over 12 hours. They took a seat to take a stand on the importance of

organ, eye, and tissue donation.

<https://lifeconnection.org/>



DID YOU KNOW

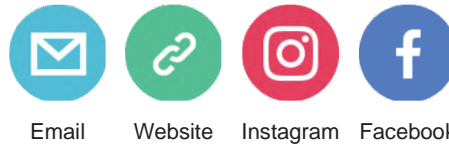
you can TEXT our office phone at (937) 294-2600 with questions or change requests you may have for your policies?



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Non-Weather Related Water Damage is the 2nd Most Common Claim

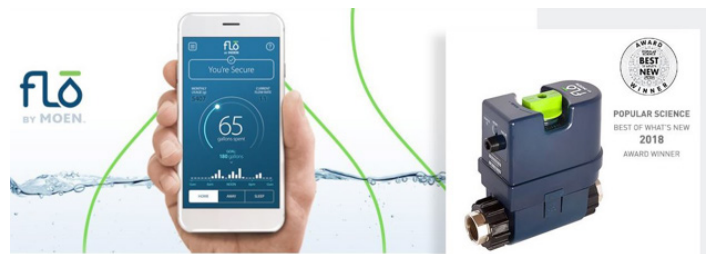
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Dan Bitler has spent time reviewing options that can help prevent water damage to your home, and he has personally tested and installed these devices in his home.

Whole House Automatic Water Shut-Off

I recently installed the Flo Device by Moen. It costs about \$500, and generally an hour of labor to install by a plumber. It has an interactive app that shows you water usage. It also gives you the peace of mind that if a pipe burst, washing machine leaked, or water heater busted it would notify you via your cell phone, and then turn the water off automatically minimizing the damage.

Please go to <https://meetflo.com/> to see if this would be right for you. We highly recommend this for all homeowners, and especially if you have a vacation home, this is a great way to make sure your water is monitored while away. No need to wonder if you shut the water off.



All of our carriers offer discounts or some sort of savings if you install this device. My personal discount was over \$100 per year on my homeowner premium. Safeco Clients can use the Discount Code **Safeco11311359** at checkout, and you will get a rebate of \$125 after you successfully install the device.

Water Sensor

I recently tested three different water alarms. These alarms alert you when there is a presence of water on the ground via sending a notification to your phone. Most importantly if you have a basement you can put this next to your sump pump to notify you if your sump pump is not working. These are also nice solutions if you choose to not install the Whole House Automatic Shutoff. I found that the alarms in the \$35 range were very difficult to configure, and not very reliable. After doing some research I found the [Honeywell Wi-Fi Water Leak and Freeze Detector](#), and I was able to purchase it at Menards for about \$60.

This is a great simple solution. It uses 3 AA Batteries, so there is no need to plug it in or buy special batteries. It has an App that you download to your smart phone, and it tells you the temperature and humidity. If there is a presence of water or your temperature falls below freezing, you are notified via your phone and the unit beeps like a smoke detector. This is a must have for someone who has a sump pump or a vacation home.



Washing Machine Hoses

If you still have the rubber black hose, please consider replacing the hose with a steel-braided hose to increase durability & longevity. Please inspect your hoses annually, and if your black rubber hoses are over 10 years old you need to replace them. Quality hoses cost a total of about \$30 to replace.



Sump Pump

Check your sump pump at least once per year to make sure it is working. We recommend you replace your sump pump every 10 years, and consider a battery backup or second pump with a water-powered backup. The average sump pump with labor costs less than \$300 to replace. *We don't wait for our brakes to fail, before we replace them on our car. Why do we wait for our Sump Pump to fail before we replace it?*

“We don't wait for our brakes to fail, before we replace them on our car. Why do we wait for our Sump Pump to fail before we replace it?”

Know Where Your Main Water Shut-Off Is.

It is important that everyone in your home knows where your water main shutoff is in the event of a water emergency. We encourage you to mark your water main shutoff.

I hope you find these items useful. A little maintenance now, can save you a lot of money in the future. Please give our staff a call if you would like to learn more about these items.



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