

March 2015



## Insurors of Texas

225 South Fifth Street  
Waco, TX 76701  
Phone: 254-759-3701  
Fax: 254-750-8135  
[www.insurorsoftexas.com](http://www.insurorsoftexas.com)

### Solar Panel Coverage: Protect Your Investment!

Going green is quickly becoming the hottest trend among homeowners. Using alternate sources of energy for your home benefits the environment and benefits your pocketbook due to lower electricity and heating bills. It might also increase the value of your home.

*Protect against theft...*As homeowners understand the value of solar panels, consequently, so do thieves. Solar panels are attractive to thieves because they are relatively easy to detach with basic tools and because they do not operate at night, meaning the risk of electric shock is minimal. You can try to deter thieves by installing panels on the roof instead of the ground. Alarm systems for solar panels are becoming the norm, so be sure to factor this into the cost of the system.

*Protect against severe weather...*In some areas the weather can be so adverse that it completely destroys your solar energy system. Solar panels are part of your home, so you need to contact us to verify you have the adequate coverage to fully protect you in the event of a weather loss.

*Protect against falling objects...*Most homeowners do not think about coverage against non-weather related falling objects, but solar panels are much more fragile than most parts of your home. The tiniest crack or break in the glass could put the panel out of service, as it presents the risk of exposing the potentially hazardous photovoltaic (PV) cells inside.

If you have solar panels or if you decide to invest in solar panels in the future, please make sure to call us at 1-800-267-6221 to discuss your coverage.

### General Home Security



Everyone wants to keep their home safe from burglars or intruders, but not everyone wants to have an alarm installed. There are plenty of people who prefer the do-it-yourself route. There are more options than ever when it comes to home security.

### In This Issue

General Home Security  
Spring Home Maintenance  
Questions?

### Links you might enjoy!

[Spring Cleaning Checklist](#)

[Fresh Spring Fruits & Vegetables](#)

### Join Us! Like Us!

Insurors of Texas is now on [Facebook!](#)

Go "like" us on Facebook to receive updates about your agency, helpful insurance information, updates about your community, and much more.

We plan to use this tool to help build relationships with our clients as well as stay involved in our community.

Just search "Insurors of Texas", in your [Facebook](#) search bar, and simply hit "like" to connect with your agency. Thank You!

**DO IT YOURSELF OPTIONS:**

1. Cameras: Smaller and more inexpensive than ever, cameras can be placed nearly anywhere on the exterior of your home and monitored from inside wirelessly -- or set to record footage for review later.
2. Lights: Motion-detecting floodlights are an excellent deterrent to thieves, because they do not want to be seen. Make sure they are installed near entryways, and that they are not easily reached from the ground. Using timers for interior lights is also a good way to give the appearance that your home is occupied.
3. Alarms: Vibration alarms are available for windows, alerting you if someone is trying to get in. Similarly, other monitors can be installed near doors and programmed to sound if a person comes within a set distance.

Even if you are not interested in installing security equipment around your home, there are a number of things you can do to increase safety:

\*Keep your home locked. It sounds simple, but you would be surprised how many people leave windows or doors unlocked.

\*Don't leave a key outside. If you need to provide access to your home while you are away, leave a key with a trusted neighbor.

\*Watch the landscaping. Thick shrubs and bushes around your porch or yard can give thieves a good place to hide.

\*Use common sense. If you are going away on vacation, cancel your newspaper or other deliveries. As a neighbor to keep a watch. Don't post publicly on social media about being away.

## Spring Home Maintenance

When spring time rolls around, almost everyone thinks of cleaning. However, there is something even more important to keep in mind: home maintenance. Here is a list of things to check around your house this spring!

- Check your crawlspace for any signs of standing water or dripping.
- Pull your dryer out and clean the exhaust hose and vent.
- Vacuum refrigerator/freezer coils for efficiency.
- Clean exhaust fan outlets and screens.
- Check all air filters and replace, if necessary.
- Check for damage to your roof and have a professional inspection, if necessary.
- Go into the attic. If there is visible moisture or discoloration, your roof might be leaking.
- Examine the paint on your siding and trim.
- Check for leaks around window and door sills
- Check for signs of rodents and other pests.
- Clean debris from gutters and downspouts.
- Trim overhanging tree branches and shrubs.

Remember, winter weather can cause significant damage that is easy to spot, but is often results in wear and tear that homeowners can miss if they are not looking closely. It is well worth it to spend a little time on home maintenance this spring, so that wear and tear does not turn into something more serious.

## Need assistance?



Contact [Insurors of Texas](#) for all of your insurance, bonding, and retirement planning needs. We have specialist in each field.

### **Commercial Insurance & Bonds:** Kerri Corbin

254-759-3738 or [kcorbinkcorbin@insurorsoftexas.com](mailto:kcorbinkcorbin@insurorsoftexas.com)

### **Employee Benefits :** Melissa Regan

254-759-3826 or [rmregan@insurorsoftexas.com](mailto:rmregan@insurorsoftexas.com)

### **Retirement Planning:** Brian Bachik

254-759-3713 or [bbachik@insurorsoftexas.com](mailto:bbachik@insurorsoftexas.com)

To contact someone about your current policies or to get a quote on another type of coverage, please call 254-759-3701 or email [pl@insurors.com](mailto:pl@insurors.com). We truly appreciate your business!!!

#### [Forward email](#)



This email was sent to [kgriffis@insurors.com](mailto:kgriffis@insurors.com) by [kgriffis@insurors.com](mailto:kgriffis@insurors.com) | [Update Profile/Email Address](#) | Rapid removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).



Try it FREE today.

Insurors of Texas | 225 South Fifth Street | P.O. Box 2683 | Waco | TX | 76702