

## Contact Us:

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## Tips to Save on Home Heating Costs



### 1. Reduce Water Thermostat Temperature.

Go to your basement and reduce your hot water thermostat setting by about 10 degrees. It is best not to go below 120-115 degrees. You can find the adjustment dial, which looks like a red knob, towards the bottom of the water tank.

### 2. Check Air Filters.

Check your filters for your central air-heating unit. A dirty filter will force your unit to work much harder and stay on longer.

### 3. Check your air ducts for gaps, leaks or disconnects.

Be sure to seal any leaks in your ductwork, as this could save as much as 25% on heating bills.

### 4. Turn down the heat.

Decrease your thermostat by just a few degrees. It may seem like an overly simple fix, but you will notice the difference at the end of the month.

### 5. Programmable Thermostats

Consider replacing yours if it is not programmable. You can set the thermostat lower during the day, when you're at work, and then set it to start warming up the house before you come home.

## Personal Insurance Toolkit

Somewhere in your home or garage you probably have a tool box complete with hammers, nails, screwdrivers and other implements for major and minor home repair. These tools aren't the only gear you can use to make and keep your property whole in the midst of chaos; a strong insurance portfolio can also help you repair and maintain areas of your life that are broken after an insurable incident.

***Within your personal insurance toolkit, consider stocking the following equipment.***

### Insurance for Income Protection

Disability insurance policies replace your income when you're disabled and can no longer work. More flexible and customizable than Social Security benefits, a disability insurance policy can replace income for both short- and long-term periods, it can have a short waiting period leaving less time for you to dip into savings before benefits begin and you can design it to replace a certain percentage of your income.

### Insurance for Asset Protection

- Home or renters insurance will protect the value of your furniture and other personal possessions in the event of a fire, theft or other covered perils.
- Home insurance can reimburse the rebuilding costs (up to limits) for the total destruction of your dwelling.
- Flood insurance will protect the same assets as home insurance, but in the event of a flood.
- Auto insurance not only protects the value of your vehicle in the event of theft or total loss, but it can also help preserve your property by providing a means for car repair after an accident.
- There are many other types of insurance you can add to protect your other assets, including RV insurance and personal watercraft coverage.

### Insurance for Savings Protection

- All types of insurance protect your savings by providing benefits to pay for lost or damaged assets. This prevents you from having to use savings to accomplish the same goal.
- Long-term care and disability insurance provide benefits such as income replacement and care expenses that could heavily burden your savings if you were forced to pay them out of pocket.
- Liability insurance pays for liability claims so that you don't have to use savings to meet your obligations.
- Loss of use benefits in home and auto policies allow for the payment of temporary lodging and car rentals after an insurable incident, reducing your personal payment responsibilities.

## Insurance for Legacy Preservation

While you won't be around to see the benefits, a life insurance policy can help you protect your legacy and your heirs after your death.

Together, we can help you build an insurance toolkit that protects your home and other assets, your family and your legacy. Give us a call today.



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