

**Larry S. Helms**  
& Associates  
**INSURANCE SERVICES**

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**www.LarryHelms.com**

February 2020

## **RAIN and more RAIN!**



With ALL the rain we've had this year, we thought we'd give you some tips about water in your home. Remember, March and April are both generally rainy months.

### **Water at Home**

**Reseal your basement** - can cause damage to the foundation of the home.

**Hoses and faucets** attached to indoor appliances for damage or leaks, especially the clothes washing machine.

**Showers and tubs** - check and re-caulk if needed.

Check all your **normal plumbing pipes** for damage and leaks.

Know where your **main water shut-off valve** is in case of an emergency.

Point **drains and run-off** away from the building - cause erosion and foundation damage.

Check the **gutter downspouts** for blockages and debris.

Check your **doors and windows** - caulk and seal as needed.

Check **sprinklers and irrigation systems** for damage and leaks.

## Water Information

**When it comes to water damage, there are three types of water!**

- **"Clean"** - water from rain or a leaky pipe. This water is generally easy to clean up and if caught quickly may not do much damage.
- **"Gray"** - water that is slightly dirty - from washing machines, clean toilets, etc. Clean up and damage depends on the source. You may need professional help or advice.
- **"Black"** - water from sewer systems, rivers, etc. This water is dangerous. It may contain waste, bacteria, and other contaminants. Do NOT attempt to clean up this mess yourself. Call for professional help.

**All water can lead to mold!** Which can be toxic to you, your family, and your pets.

**After water damage**, any materials that are porous, such as carpet, insulation, fabric, should be thrown away immediately. Water damaged wood should also be replaced as soon as possible.

Information sources: [iii.org](http://iii.org) and [familyhandyman.com](http://familyhandyman.com)

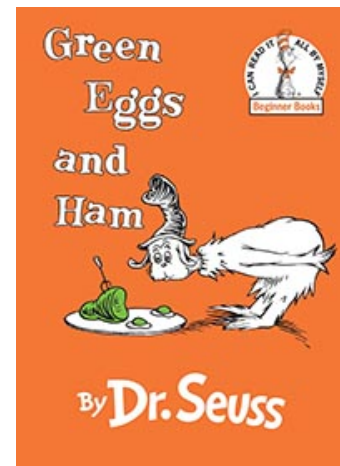
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### March 2nd will be Dr. Seuss Day!

Dr. Seuss Day is a full twenty-four hours to make a mess with the Cat in the Hat, dance around with the Fox in Sox, hear a Who with Horton, count the red and blue fish, help the Grinch see the error of his ways, and listen to Sam I Am's friend complain about his dish of green eggs and ham, the ungrateful hairball!

Theodor Seuss Geisel, commonly known by his pen name Dr. Seuss, was a writer, poet and cartoonist. Best known as a children's author, he released a whopping forty-six books for tykes.

Read More: [www.daysoftheyear.com/days/dr-seuss-day/](http://www.daysoftheyear.com/days/dr-seuss-day/).



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## Do you have questions about your insurance?

### Do you have the insurance you need?

Have you had any life changes that might affect your insurance coverage?

**Call us today! We'll look at what you have and answer your questions.**

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