

"I recommend weekly HomeWatch inspections, however, insurers are now requiring documented HomeWatch inspections every 14 days in the homeowner's absence."

Barry Scarr
Scarr Insurance Group



always home™
Home management simplified



There is a solution

Your solution isn't your next-door neighbor or your best friend or the pool guy stopping by the house and looking through the window to see if everything is okay.

Your solution is Always Home. A licensed and insured property management company with trained and bonded professionals focused on one thing... the care, maintenance and preservation of your property.

Did You Know?

- If you're absent from your home for 14 days or more without a property management company checking and documenting the condition of your home your insurance company may deny vandalism, malicious mischief coverage and mold claims?
- That a laboratory can examine mold and know how long its been growing and your carrier may deny coverage if you failed to halt the growth, proliferation or spread?
- That accidental discharge or overflow of water may not be covered at all?
- That all claims may be denied, if they result from the homeowner's neglect.
- That you must use all reasonable means to save and preserve your property at and after the time of loss? Even if you're not home!
- That preparing a wind mitigation verification inspection can earn you a substantial discount?
- That flooding accounts for 80% of all disaster damage?



Property crime accounts for 88% of the crimes tracked by the FBI in Sarasota

You use a professional to look after your wealth and health...

...You should be equally concerned about looking after one of your largest assets... your home.

residence and make all necessary emergency repairs. Long-term repairs can be carried out with your authorization in your absence. We have clients all over the world who rely on us to be their key holder.

HomeWatch

Professional home watch is a documented and systematic review of the exterior and interior of your home by a trained professional on a weekly visitation schedule. All inspections are documented for insurance and historical reference. Your home is carefully examined for security, maintenance and repair problems. They are alert to issues like water leaks, mold & mildew conditions, pest infestation, clogged gutters or inoperative appliances. In a tropical climate air conditioning and humidity control failure can be particularly damaging to the interior of your home.

StormWatch

One of the more difficult issues for second homeowners to deal with is the putting up and taking down of their storm shutters, particularly when they are not here. As you can well imagine the days before a storm supplies and personnel are simply unavailable.

Therefore it is only prudent to prepare beforehand. KeyHolders are all eligible to participate in our Storm Prevention Program - StormWatch. However, you cannot wait until the last minute to enroll, as there is preparatory work to be done before we can assume the responsibility of preparing your home for a storm.

First we perform a Pre-Installation Inspection then you choose the most appropriate plan; Scheduled, Demand or Emergency Plans.

Always Home is a personal service. You are assigned your own Homecare Specialist. You know them personally. They become familiar with your home and your unique needs and are available by phone or email when you need them. Your Homecare Specialist becomes so familiar with your needs that they can almost anticipate them. Of course, the entire staff at Always Home is available to you when specialized skills are required such as an appraisal or certified home inspection.

Always Home offers KeyHolder, HomeWatch and StormWatch services.

KeyHolder

A key holder is someone who can be trusted to respond to an emergency in your absence. We hold your keys and security codes. When there is an emergency; the alarm company, neighbors or you call us... the first responder. We will direct emergency personnel by phone or on-site. We secure your

"Our insurance companies in Longboat Key & Siesta Key require weekly home inspections documented by a licensed property management company."

MIC Insurance



Your HomeCare Specialist annotates a 100 + checklist of items, noting those that need to be reported or need attention. Photos are included highlighting significant issues. Your HomeWatch Report is prepared with comments and sent to you by email. Questions can be directed to your HomeCare Specialist for clarification or to arrange repairs. Your HomeWatch Report is your documentation, should your insurance company dispute your claim, unfortunately a growing occurrence. HomeWatch can save you thousands even tens of thousands of dollars in preventing damage and receiving reimbursement.

HomeCare

We offer a full array of home maintenance services to keep your home looking great! We understand how difficult it is to select reliable service providers and monitor their performance when you're out of town. We are prepared to assume all or some of your maintenance responsibilities. For a modest \$35/month we will manage and monitor all our Preferred Service Providers and check up on their performance when needed. Best of all you only get one bill per month! Our Preferred Service Providers are locally owned and operated and have a long track record of outstanding performance and the use of environmentally friendly products. They are licensed and insured for your protection. Whether it's HVAC, grounds, pest control, pool & spa or housekeeping maintenance, Always Home is here for you.

Summary

We are a licensed property manager with a staff of community association managers, home inspectors, appraisers and general contractors to provide you an array of professional inspection, protection, maintenance and improvement services. It's as easy as scheduling a free in-home consultation with your HomeCare Specialist. We will customize the services you need and no more. Best of all its so affordable!

Water
damage is
the 2nd most
frequently
filed claim

We deliver on our
tag line... home
management
simplified.



always home

2012 Longboat Key Chamber
of Commerce Rookie Business
of the Year Runner-up!

11 perils to look out for

It's important for every homeowner to know the ins and outs of their home insurance policy. But sometimes, knowing what isn't covered can be just as important as knowing what is.

Neglect

Insurers expect homeowners to care for their homes and repair minor problems. This includes sealing cracks, minimizing water damage, fixing damaged pipes, scheduling regular inspections and more.

For example, if a storm causes your tree to fall onto your home, you're probably covered. However, if your tree collapses onto your home because of a termite infection that went unchecked, you may be responsible for the damage.

Mold Damage

Most home insurance companies exclude mold damage from their policies. Unlike a fire or tornado, insurers see mold damage as a problem that grows over time, and homeowners are expected to take preventive measures to prevent mold spores from spreading throughout the home.

If left unchecked, mold can cause structural damage to the home as well as serious health issues.

Loss caused by Mold, Fungus or Wet Rot is not covered if caused by a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixture or equipment. Please review your individual policy carefully in order to comprehend exactly what is covered.

Floods, Earthquakes, Earth Movement

As many homeowners found out in the aftermath of Hurricane Katrina, flood insurance is not covered under a standard home insurance policy. For protection against flood damage, you'll need to purchase a separate flood insurance policy.

Same goes with earthquake and landslide damage. A basic home insurance policy excludes damage caused by earthquakes and landslides.

Flood – The most important thing to know is that your policy does NOT cover flood. You must purchase a separate policy to cover damage from a flood. Flood has been an excluded peril since 1968 when the government started the National Flood Insurance Program. Even if you don't live in a designated flood zone, it is important to have flood insurance in the event of hurricanes or heavy rains. Also, premiums for flood insurance can be inexpensive depending upon your flood risk.

You can purchase a flood policy through your home owners insurer or find an agent through the flood program.

Intentional Damage by a Resident

Intentional damage caused by a resident of the home is not covered by home insurance. For instance, if your teenage daughter sets fire to your home after a heated argument, you're on your own to cover the losses.

Power Outages

The most common and expensive damage occurs when power is restored and a surge of electricity floods the home's circuits. These blasts of electricity can cause computers to lose information, electronic devices to overheat and large appliances to malfunction.

In addition to making use of surge protectors, insurance companies expect homeowners to unplug all sensitive electronic appliances and leave them unplugged until power is restored.





Maintenance issues

Taking proper care of your home can keep you from having to pay for costly repairs your home owner's policy won't cover.

Many things that aren't covered under your standard policy typically result from neglect and a failure to properly maintain the property. Termites and insect damage, bird or rodent damage, rust, rot, mold, and general wear and tear are not covered. Damage caused by smog or smoke from industrial or agricultural operations is also not covered.

If something is poorly made or has a hidden defect, this falls under the inherent vice exclusion and won't be covered. The same applies to any mechanical breakdown.

Additionally, if your home should suffer a power outage, things like food spoilage are not covered under a standard policy.

Aggressive Dogs

If your pet is a poodle or a Chihuahua, your home insurance company probably won't bat an eye. Owning a pit bull, Rottweiler or other dangerous breed, however, may make it difficult-in some cases, impossible-to find home insurance coverage.

Dog bites cost insurers hundreds of millions a year in claims, and a number of companies have "blacklisted" certain dog breeds. If you own a banned breed, you may be charged more for coverage or denied a policy altogether; you can ask your insurer to exclude your dog, in which case you'll be financially responsible for any damage it causes.

Luxury Items

If you keep antiques, jewelry, collectibles or other luxury items in your home, you probably need to purchase additional theft liability coverage. According to the Insurance Information Institute, most standard home insurance policies cover up to \$1,500 for theft. Additional coverage can be obtained however.

Sewage Backup

If your toilet overflows and you have to hire a professional crew to mop up the mess, you'll probably be left footing the bill. Sewage backup usually isn't covered by home insurance unless you've purchased a separate rider.

If you're worried about sewer backup, contact your insurance agent for additional coverage.

Vandalism and Malicious Mischief

This exclusion only applies if the building has been vacant for more than 30 consecutive days before the loss. An excellent reason to have a HomeWatch service that documents your diligence in protecting your home in your absence.

Risks of Direct Physical Loss Exclusion

The homeowners' policy insures your property against any loss as long as it isn't excluded. Here are some of the other specific causes that aren't covered. Examples are: wear and tear, smog, birds, rodents, and animals and settling.

- *Water Damage* – This is to exclude flood (which can be purchased separately) as well as sewer backup.

- *Power Failure* – This is to exclude claims for damaged food from power outages.

- *Neglect* – This encourages the insured to take reasonable steps to save endangered property.

Always Home's Video Blog

This newsletter originated from our video blog in March 2012. You can view the original video blog at GoToAlwaysHome.com.

Many have a deep concern about what is and isn't covered in their homeowners' policy. Unfortunately, few of us actually read our policy. I thought it important to explore this issue in some depth. Let me caveat my remarks by saying I'm not an insurance agent and you should consult with yours regarding to your specific policy.

Florida is a unique insurance market, as we frequently encounter some rather unique acts of God; flooding, lightning and hurricanes. Over 6 million residential policies are written in the state. The largest insurer is Citizens Property Insurance,

which covers 23% of the market, the top three cover 41% and the top 25 cover 76% of the market.

My observations in this article are developed from the review of the Citizen's standard insurance policy and our Preferred Service Provider MIC Insurance.

Need an Insurance Agent?

Homeowners Insurance protects you from financial losses caused by storms, fire, theft, and other events outlined in your policy. Carrying the right amount of coverage is essential to protecting your family and belongings. We will be happy to recommend an insurance agent if you don't already have one. Just call or email us.



The maintenance of your HVAC system is critically important in this sub-tropical climate.



always home

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