



UNION MUTUAL OF VERMONT COMPANIES

Protect Your Seasonal Property

SERVICE IN THE VERMONT TRADITION THAT IS SECOND TO NONE

WINTER

Cozy vacation getaway or...





...a *disaster* in the making?

The Union Mutual of Vermont Companies have been located in the Green Mountains of Vermont since 1874. We understand how cold, harsh New England winters can damage your seasonal or secondary home. Every year we see thousands of dollars in losses to families' treasured vacation homes from frozen pipes, water damage and roof collapses that could have been easily prevented.

Protect your seasonal property; take these **easy and inexpensive precautions:**

- ✓ If you close up your property for the winter – shut off the main water supply and drain your pipes.
- ✓ Don't allow large amounts of snow to build up on roofs – to prevent collapse, shovel off roofs.
- ✓ Set thermostats to a minimum of 55 degrees and open cabinets and closets to prevent pipes from freezing when you are away.
- ✓ Maintain your heating system, it can lower heating bills and reduces the risk of losing heat when you need it most.
- ✓ Install a battery powered temperature monitor that will contact you via phone if temperatures in your home fall to dangerous levels.
- ✓ Ask a trusted neighbor to check the interior of your home while you are away. Delay in recognizing and stopping water or other damage can substantially increase the cost to repair your home.

A little prevention can go a long way, but if you do have a loss, please report it promptly to your local independent insurance agent.

For more information, visit our web site at www.unionmutual.com.



**UNION MUTUAL
OF VERMONT**

Union Mutual of Vermont Companies

Union Mutual Fire Insurance Company
New England Guaranty Insurance Company, Inc.
Eastern Mutual Insurance Company
P.O. Box 158, Montpelier, VT 05601-0158

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