



# Batten Down the Hatches!

## Get Prepared for Wind Season in New Mexico!

Watch out for these often overlooked risks!

**Flying Trampolines** Beware the Ides of March...and unsecured trampolines! As homeowners, it's our responsibility to

tie down our trampolines. If you have one, be sure to let your insurance agent know. Many companies have exclusions for liability due to trampolines, and some won't insure households that have them. If you don't own one, be on the look-out for one flying down the street or into your yard. Each year we see bizarre flying-trampoline claims in New Mexico! Also secure your patio furniture and umbrellas to protect your home and vehicles.

**Patchwork Roofing** It's not a fashion trend. Strong winds can often leave your roof with patchy damage. Insurance companies are not required to replace the undamaged portion of your roof. This can result in a mixture of old and new roofing materials that don't quite match. Be sure to ask us if your policy offers "matching roof materials" coverage as an option. If so, we recommend adding it at minimal cost. This coverage allows for the extra cost of replacing the undamaged portion of the roof if matching roof materials cannot be found. Ask us for more details. Limits and exclusions may apply, and not all companies offer it.

**Gnarly Old Dudes** We've all had them. Those dried up old trees we just haven't cut down yet. Now is the time to check for trees at risk of blowing over onto your home, vehicles, pets... or family. Trim back other existing healthy trees so they are not brushing against your house and causing damage.

**Bouncy-House Mania** We want our kids to have a memorable birthday. Hurtling through the air at 50 mph inside a bouncy-house and living to tell the tale might be kind of exciting for the adventurous. Aside from the obvious physical danger, lawsuits can ruin relationships. Don't leave yourself open to liability exposures like this with friends and family. Watch the wind forecast and don't risk it.

**Darn Door Dings** Don't...let...go!!! That should be your mantra when getting in and out of your vehicle in a parking lot for the next few months. None of us like coming out to our car and seeing a new door ding. Let's put those darn shopping carts in the corral while we're at it. Our hair might be a mess and our mouths full of grit, but we'll feel better doing our good deed for the day!

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