

TASTE OF THE BAY

Jodie Littleton, HDJ Publishing, LLC, May, 2006,

Home Protection Tips From the “Masters of Disaster”

Picture this: You're fixing the simplest of dinners when the pan ignites, sending flames shooting into the air. In less than a minute's time, you flee your home with only the clothes on your back. Or picture this: A strong thunderstorm sparks a flash flood. Before you know it, you're wading through knee-high water in a desperate attempt to save your possessions.

You might think it's a long shot – and it probably is. But disasters strike every day, burning homes to the ground, filling them with floodwaters, or blowing them to pieces. Oftentimes, all that's left is a dazed and confused homeowner who doesn't know what was lost, what is covered by insurance, or how to begin to rebuild.

Whether your home has suffered disaster damage or you want to learn how to prevent or lessen damage when the source is beyond your control, John and Winnie Melesh, owners of Melesh Construction Company, Inc. can help. Known as the “Disastrous Duo” on their weekly radio show, the Meleshes are insurance restoration specialists who teach homeowners how to prepare for and avoid disasters, and help them rebuild if one happens to strike. They are also preferred service providers for a number of insurance companies, which means that they repair damage to exacting standards and have a broad knowledge of how the insurance process works.

Homeowners can take many small steps to yield big results when it comes to protecting their homes, says Winnie Melesh. Even if you live in an area where a tornado or hurricane is unlikely, they can and do happen in unexpected places. Even if you're not in the path of a major storm, summer thunderstorms can cause extensive damage to homes and their contents. Most people don't consider that any unsecured object outside their home can cause damage, says Winnie Melesh.

“When the wind suddenly and violently picks up, it can transform almost anything into a projectile that can slam into your home, breaking windows, denting siding, or tearing off gutters,” she says. “Homeowners should try to reduce the number of projectiles – secure furniture or bring it inside, or use mulch instead of stone for landscaping.” Additionally, she says that homeowners should remove dying trees and trim dead branches, and clear their yards of as much clutter as

possible. The key is to prepare ahead of time so that you're not caught off guard when a storm approaches.

As demonstrated by the aftermath of Hurricane Katrina, water can cause major damage to a home. You might not be able to anticipate a sudden flood, but John Melesh says that some forethought and routine maintenance can help to keep water out of a dwelling. "Make sure that your landscaping drains water away from your house, that your gutters are clean, and that downspouts take water away from the foundation," he suggests. Also, check your sump pump to be sure it's working, and ensure that your homeowner's policy contains a rider for sump pump or sewer water backup. A few extra dollars a month can save you thousands if you ever have to use it.

On their radio program and in their dealing with customers, the Meleshes stress the importance of knowing what coverage you need for your home before it is too late. "A lot of people just don't know what coverage they have, and don't find out until they need it. It's too late if you don't have it," says John Melesh. He also advocates talking to your insurance agent at least once a year, or if you add a garage, extra room, or finished basement to your house. "Policies within the company change and coverage can change," he says.

To help avoid unpleasant surprises if you ever need to file an insurance claim, plan ahead and know the details about your property. "Take pictures and video of everything in your house," says Winnie Melesh. "Open the closet and cabinets doors. If you have a piece of furniture and know the manufacturer, record that. This helps jog your memory, help you document, and help you put your house back together the way it was." Store this information off site in a safety deposit box. "You hope a disaster will never happen," she adds, "but you never know."

Even if disaster never strikes you, the unexpected can happen at any time. A water line can break or a dishwasher can go haywire, and it usually happens when the home is unattended. "We have done a number of repairs on homes that were damaged, usually by water, because the house was left unattended for a week or a month or longer," says Winnie Melesh. She gave the example of a summer home in which a water supply line for a toilet broke while the owner was away. The well eventually ran dry, but the pump kept working. When the owner entered the house, she found four inches of mud on the first floor.

"If you're going away, just have someone check the house. Turn off the appliances, even if you're just going to run errand," she said. "If you're going to be gone for a week or more, it's a good idea just to shut off the water supply to the house. And it's important to know where the water cutoff switch is."

The Meleshes also suggest that homeowners keep up with routine maintenance, whether it's caulking around a bathtub or keeping the electrical system in working

order. This not only helps to keep a home running efficiently but also can make a big difference when filing an insurance claim. “The criteria insurance companies use when deciding to cover damage is whether the damage is sudden and accidental, or whether it results from neglect and lack of maintenance,” says John Melesh.

To share their knowledge and the ins and outs of dealing with insurance companies, the Meleshes have offered training seminars for contractors interested in joining the field of insurance restoration. The recently put the training information on CD and CD-ROM so that contractors can learn the rules at their computers or while driving to a job. John Melesh says that insurance restoration contractors have work year round that doesn't depend on the season or the economy, and that qualified restoration contractors who are skilled at working with insurance companies are few and far between. The Meleshes hope that the program will educate contractors and put into the insurance niche, and will enable them to help homeowners regain some of the normalcy lost when disasters strike.

Tips from the “Masters of Disaster”

With summer approaching, the Meleshes offer the following tips for keeping your home safe from harm:

To avoid damage from flying projectiles during a storm, store toys, bikes, and tools in the garage or basement when not in use.

Make sure storm doors close and latch properly.

To avoid a lightning strike, check outdoor lighting fixtures and ensure that they are properly secured. Also, keep tall flagpoles at least 25 feet away from your house, and use only wooden flagpoles on the house itself.

Invest in surge suppressors for indoor electronic equipment (home entertainment and computer systems).

Look for ways to divert water away from your home. Fill low-lying areas with soil, and make sure that the grading around your home drains away from the foundation.

Never use charcoal grills on wooden decks, and always place grills at least 15 feet away from the house.

Never leave cooking unattended, indoors or out. Cooking fires are the number-one reason that fire trucks leave their stations. The Meleshes suggest always keeping a large metal lid on the counter while you're cooking to smother a flare-up.

Keep a fire extinguisher ready, and know how to use it. Reading instructions while your kitchen is in flames will render the extinguisher pretty much useless.

Never leave candles or outdoor torches unattended. When leaving a room or going inside, blow them out.

Finally, review your home for fire safety. Keep your smoke detectors in working order, and review an escape plan with your family.