

Building or Remodeling a Home the Safer, Smarter Way



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If you're building a new home, planning to build one, or planning work on your existing home, you've probably already thought about some of the construction features you want to include. Did you know there are products available now that may help you avoid the mess and expense of damage to your home in the future?

Here are a few ideas:

- Impact-resistant roofing offers more protection against impact damage (and in some cases against wind damage) than the ordinary roof. Some insurance companies even offer premium discounts for qualifying impact-resistant roofs. You'll want to check with your agent before you buy to be sure the roof you're considering qualifies for a discount with your insurer.
- Whole-house surge protection is installed either at the electrical service meter or at the service panel. It helps protect your home and contents against power surges that arise outside your home. While you'd still need plug-in surge protectors, whole-house protection may help to reduce your risk of lightning damage. Many electricians can install this protection for you, and if necessary, some power companies will install it at the service meter for a nominal charge on your monthly bill.
- Whole-house water leak detection systems may save you the hassle of water damage to your home and contents. These systems shut off the water supply to your home if they detect a leak inside.

New research and products to make your home safer or more resistant to damage are always entering the market. It's easier to add safety items when a home is being built or remodeled, so it's a good idea to keep an eye out for the items that will help to provide years of safe and comfortable shelter.



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