

## *Being Good Stewards with Loss Prevention*

Purchasing insurance to adequately protect your property is one way to be a good steward of the resources with which you are responsible. According to Nelson Scheifele, Director of Mutual Aid Ministries at MAX Canada Insurance Company, “Insurance is there for those events that occur after the best preventative measures have been taken. It is also there for the disastrous events for which we cannot prepare. If we all take seriously our stewardship responsibility in preventing claims from happening, the outcome for all is better.”

Scheifele has worked in the industry for six years providing protection for homes, farms and churches. In his new role in Mutual Aid Ministries he now responds to those who have experienced a loss and need extra help beyond the claim reimbursement. Over the years he has seen first-hand many devastating, yet preventable losses. Some loss prevention tips may seem obvious but are not always routine. Scheifele offers many helpful suggestions and tips to being a good steward by being aware of things you can do to prevent losses from ever occurring.

### **Home Loss Prevention Tips**

Fires and smoke damage can severely damage or destroy a home. It's important to have smoke detectors on every level of your home and check the batteries twice a year and also to have a fire extinguisher on every level of the house. Never leave candles unattended and use extension cords wisely without overloading. If you use a wood burning appliance, make sure that it is regularly inspected and the chimney is professionally cleaned and inspected once a year before using it.

Basement flooding is another damaging factor to a home that not only destroys belongings but also leads to mold, structural deterioration and many other problems. To avoid a flooded basement, inspect your sump pump to check that it is in good working order and consider using a high water alarm system to alert you when the sump is not working. Also make sure the storm drain in your basement has a check valve installed to prevent water from entering the basement through the storm drain system. If you, like most people, store valuable materials in the basement, keep the boxes off the floor or put materials in waterproof plastic containers.

### **Farm Loss Prevention Tips**

Fire is another factor that is often associated with farm losses, so make sure to keep fire extinguishers in all sheds, combines, tractors and farm trucks. To reduce the risk of a spreading fire, mow grass and weeds around buildings. Check wires for wear and tear and never use extension cords as a permanent wiring solution.

Inspect your buildings and repair loose sheet metal, damaged framing and bad shingles. It's also important to keep wide shed and barn doors secure so wind doesn't damage them.

### **Church Loss Prevention Tips**

Protecting the church, often means more than protecting the contents and the building but keeping the church members safe as well. Remember to keep all entry ways and hallways free of obstruction and exits marked with visible exit signs. Again, make sure that fire

extinguishers are accessible and have them serviced annually by a professional. Also make sure that flammable or combustible items are stored away from heat sources and properly locked. **Ensure that your church also has a safe church policy to minimize the dangers of sexual or physical abuse.**

Using these tips to prevent losses not only protects your property and keeps you safe but fewer losses help to keep premiums down. And for some companies like MAX Canada, the less paid to cover losses will allow more to be distributed to help others with mutual aid needs. Treating your property as a stewardship responsibility will not only benefit you but many others as well.