

HEALTHY, WEALTHY & WISE

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DON'T Let Water Damage **RUIN Your** HOLIDAYS



Did you know that home water damage emergencies effect **14,000** people **every day**, and that nationwide, household water damage costs up to **\$20 billion** annually. In the event of a water intrusion in your home or business, time is a key factor in minimizing damage. But there are things that you can do to prevent a water disaster from happening in the first place.

Plumbing system failures are by far the single largest cause of residential water damage insurance claims. Water begins to damage certain materials like drywall, baseboards, hardwood floors and furniture almost immediately.

The Insurance Institute for Business & Home Safety (IBHS) urges property owners to inspect interior plumbing components and complete preventive

maintenance measures to reduce chances of interior water damage.

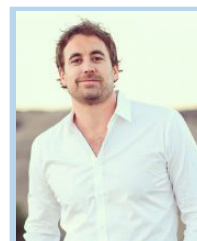
IBHS conducted a study of water damage insurance claims, identified five leading causes of damage, and developed the solutions featured below.

1. Cause: PLUMBING SUPPLY SYSTEM FAILURE—The average cost of a plumbing supply system

See "Water DAMAGE" on next page



WATER | MOLD | FIRE | PLUMBING | REPAIRS



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Water DAMAGE... continued from page 1

failure was more than \$5,000 after the insurance deductible was paid, according to the IBHS study.

Prevention: Potential indicators of a plumbing problem include increasing water bills, banging pipes, rust stains, moisture on walls or floors, and signs of wet soil near the foundation. If you see any of these signs, or you suspect something is not right, call a plumber for a system inspection.

Setting the thermostat 60 degrees or higher in during winter freezes, letting faucets drip and insulating pipes are all ways to reduce the risk of frozen pipes.

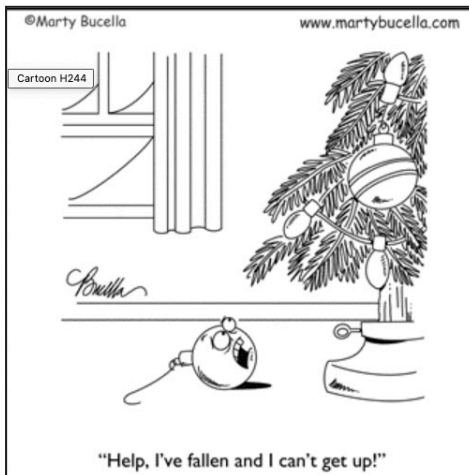
As a backup, install a house leak detection system.

2. Cause: TOILET FAILURE—One-third of all toilet failures in the study resulted from an overflowing or clogged toilet.

Prevention: After you flush, wait for the valve to completely finish refilling the tank and bowl. If an overflow looks imminent, turn off the supply valve.

Twice a year, inspect a toilet's components, such as the fill, supply and

The Good Life



Good Clean Funnies

Where do animals go when their tails fall off?

To the retail store!

What kind of bagel can fly?

A plain bagel!

Did you hear about the kidnapping in the park?

Don't worry, he woke up!

flush valves and the supply line.

Consider upgrading the toilet's supply line to a sturdier braided steel hose.

3. Cause: WATER HEATER FAILURE—The most common causes of water heater failures in the IBHS study were a slow leak or a sudden burst in the tank, followed by supply line failures.

Prevention: Check the life expectancy and warranty for the water heater and replace accordingly.

Proper maintenance, such as flushing sediments and inspecting the heater's anode rod, can increase life expectancy.

Inspect valves to ensure proper operations, and use ball valves in place of gate valves whenever possible.

4. Cause: PLUMBING DRAIN SYSTEM FAILURE—The IBHS study found more than half of plumbing system failures were the result of sewer backups.

Prevention: If the home's sewer system is connected to the city's sewer system or if you are located downhill or below street level, con-

tact a plumbing professional to install a backflow prevention assembly into the home's sewer system.

Plant trees away from lateral drain lines to prevent roots from damaging piping.

Never pour grease down the drain.

5. Cause: WASHING MACHINE FAILURE—One burst inlet hose, and your laundry room is flooded in a matter of minutes, with water quickly spreading to adjacent areas.

Prevention: Replace rubber hoses every three years and consider upgrading to sturdier braided steel hoses.

When leaving the house for an extended period of time, turn off the hot and cold water supply valve to reduce failure risks.

Don't try to cut corners by overloading the machine, and use it only while someone is at home.

Pass this information along to your friends and neighbors and remember to call **ServiceFirst Restoration** immediately if you should ever have a water intrusion. Visit disastersafety.org for more information.



Delicious and so easy, it'll become a Christmas morning tradition! Needs no syrup. Whipped cream and sliced fruit like strawberries and bananas are great on top!

Ingredients

- 1 cup of brown sugar
- 1/2 cup butter
- 2 tablespoons light corn syrup
- 1 loaf French bread, cut into 1-inch slices
- 8 eggs
- 2 cups prepared eggnog

Prep Time: 10 mins

Cook Time: 40 mins

Total Time: 50 mins

Servings: 6

OVERNIGHT Eggnog French Toast

Directions

Gather all ingredients and lightly grease a 9x13-inch baking dish.

Heat the brown sugar, butter, and corn syrup in a small saucepan over medium heat. Cook and stir until the mixture begins to boil; remove the mixture from heat, and pour into the prepared baking dish.

Place the bread slices atop the brown sugar mixture.

Whisk the eggs and eggnog together in a large bowl; pour over the bread slices. Cover the baking dish with aluminum foil, and refrigerate 8 hours to overnight.

Preheat an oven to 325°F. Remove the baking dish from the refrigerator.

Bake in the preheated oven for 35 minutes. Increase heat to 375°F, remove the aluminum foil, and continue baking until the top begins to brown, 5 to 7 minutes more.

Recipe courtesy allrecipes.com

HEALTHY Holidays for Your Pets



Chocolate can make your pets very sick and sugar is never a good supplement to add to their diet.

The holidays are full of overindulgence, even for our pets. It may take a little effort on your part to ensure your pet has a healthy and safe holiday season.

Make sure any treats you give your pet are just that—pet treats, not human treats. If you decide to get goodies for your animal, be sure to dole out the treats slowly over time. Take these extras into account at meal times and reduce meal quantities accordingly.

Exercise is always good for you and your pet, so make time for a daily walk, too.

Festivities and decorations can also pose a health threat to your dog or cat. All cords should be well shielded and your tree should be anchored to prevent it from tipping over. All edible decorations should be placed out of reach. By taking these simple precautions, you can ensure that both you and your furry friend will enjoy this holiday season.

Protect Yourself from Gift Card FRAUD this Holiday Season



First, gift cards can only be used at the company on the card. If you ever get asked to send money or pay for another service with a gift card, **STOP** and contact law enforcement, even if the fraudster tells you not to talk to anyone or a loved one is in trouble. *No real government agency or business will ever reach out and ask you to pay them with gift cards - and you can't pay taxes or bail money with gift cards.*

Here are a few other top gift card safety tips for you this Holiday Season:

- Check gift card packaging at the store and make sure the gift card hasn't been tampered with. Look for things like ripped or torn packaging or missing scratch-off material over the top of the PIN number. If something

doesn't look right, pick another card and show the questionable card to a store associate.

- When you buy a gift card, keep your activation receipt as proof of your purchase. This will help make sure that, even if a criminal does get ahold of your card or card information, you can get your money back.
- Only buy gift cards from trusted sources. If you're offered a deal that's too good to be true, like a big discount on a gift card, it's likely a scam or you're getting a fraudulent card.
- Store your gift cards securely and don't share gift card numbers or PINs with people you don't know.



People love gift cards, which have been the top gift in the U.S. for nearly two decades. Gift cards will be a go-to for millions of people, but remember criminals love them too!



Love to Travel? Sleep Tips to HELP You Enjoy Your Next Trip

Here are a few tips to help your body cope with travel, so you can start enjoying your trip sooner and get the most from your travel buck.

1. Plan ahead - In the weeks before your trip, move your bedtime and waking times in the direction of the time at your destination by 15-minute increments every day. Once on the plane, set your smartphone or wristwatch to the time at your destination, then start eating, drinking and behaving as you would at that new schedule and avoid taking red-eye flights. They start you out on the wrong foot.

2. Take these steps upon arrival - When you reach your destination, get outside and walk or exercise in the fresh air and sunlight as much as possible. This will help your body make the transition to the new time. However, if you're feeling sluggish after you arrive, try taking a 20-minute to 90-minute nap to recover.

3. Eat thoughtfully - Choose a hearty breakfast and lunch, followed by a lighter and, when possible, early dinner. Eating lighter later in the day will help reduce the risk of sleep disruptions, particularly when you're adjusting to a new time zone with unfamiliar foods that may be difficult for you to digest.

4. Exercise outside at your new destination - Exercise is an essential way to keep your digestion and other processes on track and is great for beating jet lag. Exercise outdoors provides access to sunlight, which is the strongest input to our circadian rhythm, and can accelerate our ability to adjust to a new time zone.

5. Make bedtime seem like home - Whatever strategies help you unwind at home - a warm shower, reading a book, meditating - will help you relax anywhere. You're more likely to sleep well if you follow the same patterns your body expects at bedtime.



Do you love to travel but hate how tired it makes you? Traveling across time zones throws your circadian rhythm out of sync. It takes days to adjust, leaving you sluggish or groggy.



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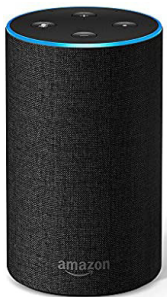
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Stephen Stowell,
Kingshill Insurance Services



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