

# HEALTHY, WEALTHY & WISE

JUNE 2016

Published exclusively for clients of Professional Carpet Systems

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 June 8th is  
World Oceans Day

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SYSTEMS®**



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## GOTCHA! Beware Unpleasant Insurance Surprises

Property insurance is one of those things that you buy and hope that you'll never have to use. But what happens when you do need to make a claim? How can you be sure that you are covered? If your home is damaged by fire, flood, storm or wind damage, you expect to be covered for the loss. However, there are a few insurance policy "gotchas" that could leave you holding the bag.

**Insurance GOTCHA #1:** No Flood Insurance- Freakishly heavy rains hit and a stream near your house overruns its banks. Before you know it, water is rising in your front yard, rushing by like a wide, shallow river. You watch helplessly as murky water seeps under your door and creeps into your living room, bringing with it unknown contaminants and microorganisms. Water seeps around furniture, under walls and into adjacent rooms, wetting hardwood floors, saturating carpet and penetrating into baseboards and drywall.

Hours later the water subsides and you assess the damage. It becomes obvious that you need help. You call Professional Carpet Systems to extract the water, clean, dry and repair your home. When you file a claim with your insurance company, you are shocked to find that this is not a covered loss because you do not have *flood insurance*. You may have to pay thousands for all of the repairs out of your pocket.

Protect yourself from this "gotcha" by keeping an up-to-date flood insurance policy.

**Insurance GOTCHA #2:** Sudden and unexpected. Most homeowner's insurance policies only cover you for sudden and unexpected losses or damage. So if you fail to spot ongoing plumbing leaks, missing shingles, or rotting windowsills, the damage may not be covered if it occurred over an extended period.

Mold, wood rot and corrosion are types of damage that are not sudden

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## Spicy Grilled Chicken with Mango Salsa

### Ingredients:

- 4 [4 ounce] boneless, skinless chicken breasts
- 2 tblsp chicken seasoning
- 1/4 cup Mazola® Corn Oil
- 3 tblsp fresh lemon or lime juice

### Mango Pepper Salsa:

- 2 cups diced fresh mango
- 1 cup diced red bell pepper
- 3 tblsp minced red onion
- 1 tblsp fresh lemon or lime juice
- 2 tblsp minced fresh cilantro
- Salt and pepper to taste

### Directions:

1. Preheat grill to medium heat, or between 350 degrees to 450 degrees F.
2. Trim excess fat from chicken, rinse and pat dry. If necessary, pound chicken to 1/2-inch thickness. Place chicken into a 1-gallon size resealable plastic bag. Add seasoning, oil and lemon juice to the bag. Seal bag and turn to thoroughly coat chicken.
3. Grill chicken over direct high heat for 6 to 8 minutes. Turn chicken and continue to cook for 6 to 8 minutes until cooked through. Transfer to a serving plate.
4. Combine salsa ingredients in a bowl; stir and season to taste with salt and pepper. [Can be made up to 8 hours ahead and refrigerated until ready to serve.]
5. Top grilled chicken with mango salsa and serve immediately.

recipe courtesy allrecipes.com

► Continued from cover

and unexpected. Your insurance company may consider them deferred maintenance or negligence. You should periodically inspect your home and fix those little issues that can become major problems.

**Insurance GOTCHA #3:** Building code upgrades. If your home suffers fire or storm damage requiring structural repairs, a building permit and inspections may be required in order to have the work completed. When these repairs are done, there is a chance that your home will need to be brought “up to code”. This could include electrical, structural, plumbing, heating and air conditioning upgrades and improvements that could run into tens of thousands of dollars or more. Some policies exclude building code compliance upgrades. Does yours?

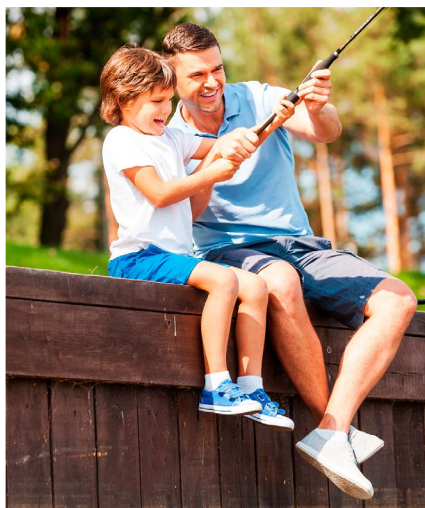
**Insurance GOTCHA #4:** Sewer or septic backflow. It’s nasty. It’s smelly. It’s not covered? When

your fresh water plumbing, icemaker line or water heater leaks, it is called a water *intrusion* and is usually covered by insurance. However, when water *backflows* into a building from a sewer line or septic tank, it is rarely covered by basic homeowners insurance. You need a separate policy or “rider” to cover damage caused by sewage backflow. Sewage backflows are significantly more costly to mitigate than clean water intrusions. You do not want to pay for this kind of loss out-of-pocket.

Remember, the purpose of property insurance is to protect you in the event of a large loss. Don’t skimp on your policy and leave yourself exposed. Talk to your insurance agent about additional insurance to cover these and other “gotchas”. It may increase your insurance premiums a little bit, but it could turn out to be one of the smartest investments you’ll ever make.

## Happy Father’s Day

In the late 1800’s, a baby girl, Sonora Smart, was born. Unfortunately, her mother died giving birth to her. The usual practice was to send such a child off to relatives who would care for her. But Sonora’s father, William, chose to keep her close to home, raising the little girl along with her five siblings alone on a farm in eastern Washington.



Sonora grew up and married, becoming Sonora Smart Dodd. One day in 1909, she was sitting in church listening to a Mother’s Day sermon. Thinking that her father deserved the same recognition as any mother did, she began an effort to designate a special day for fathers. The first Father’s Day observance was held the following year in Spokane, Washington. She chose the month of June, the month of her father’s birthday.

Within 15 years, this custom had spread across the country. In 1924, Calvin Coolidge issued the first presidential proclamation in support of Father’s Day. President Richard Nixon made it a permanent designation in 1972. The third Sunday in June has become a National Day of Observance in honor of fathers everywhere. One woman’s love for her father has inspired millions to honor their fathers as well.

## Exercising Safely in Warmer Weather

If you enjoy exercising outdoors, there is no reason to give it up when the weatherman is predicting a heat wave. You do, however, have to take some precautions. Follow these guidelines when exercising this summer.

You should acclimate your body to increases in temperature gradually. Cut back on your regular routine and then gradually increase the amount of exercise you do over the next few weeks. It is not safe to exercise during extreme heat and/or humidity. Try to avoid the hottest part of the day, generally from 10 a.m. to 3 p.m.

Wear light colored, loose fitting, cotton clothing. Wear a hat and use sunscreen to protect you from sunburn. Be very aware of the dangers of dehydration. You should drink plenty of water before, during, and after exercise in warm weather. Your body can lose up to a quart of water an hour. It is possible to over-hydrate,



so don't overload your body on fluids. But you will need about one to two cups of fluid every 20 to 30 minutes of exercise, depending on the heat and your level of activity.

If you begin to feel weak, dizzy, or nauseous, you may have the first signs of heat exhaustion. You may also get a headache, notice that sweating stops, or feel overheated. At the first sign of any of these symptoms, stop exercising, move to a cooler location, and drink some water. If the symptoms persist, see a doctor immediately.

## Backyard Safety Tips

The sounds of summer always include children playing outdoors. To ensure that your children will be safe as they enjoy their summer vacation, use this checklist to inspect your backyard swing set and play equipment.

1. Are the bolts tight? Be sure to tighten all bolts before your children use the equipment.
2. Do the ends of the bolts have safety caps on them? Children can be seriously injured from a puncture by an uncapped bolt. Most hardware stores sell replacements caps.
3. Are handrails rusted or loose? Tighten all handrails and ensure that there are no loose or sharp edges. Any other metal parts should be checked for rust and rough spots. They should be filed down and recoated before children use the equipment.
4. Are there any rough spots on the wood? Most manufacturers recommend that the wood on wooden play sets be stained every year to extend the life of the unit and to prevent splinters from forming.



## Good Clean Funnies

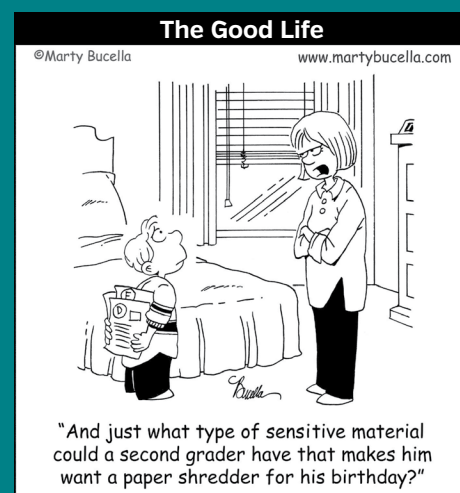
### It's the Thought That Counts

A seventeen year old boy was out late with his friends one summer night when he realized that the next day was Father's Day. He had forgotten all about it. So after finding an open store, he was disappointed to find only two cards left on the picked-over rack. He read them both, shrugged his shoulders, and left with one of the cards.

The next morning, he tumbled out of bed, made his way downstairs, and presented his card to his dad. His father read it and then looked up with a puzzled expression on his face.

"You've been like a father to me," he said questioning.

"Well," said the boy, "you're lucky I didn't get the one that said, 'Now that I am a father too!'"



## Quick Tips

### Money Tip

Looking for something to do this weekend, but don't have much cash? Head outdoors! Nature offers unending peace and entertainment, all for free. And while you are saving money, you'll enjoy increased health and a reduction in stress, making it the best bargain around.

### Car Tip

Items in the bed of a pickup truck can damage the finish of the bed if they shift during transport. A simple trick is to use an adjustable shower curtain rod to brace the items. Load each item against the front wall of the truck bed. Then install the rod behind it, twisting to secure. If the items are small, use a cargo net to secure them.



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## Win a \$25 Restaurant Gift Card!

Read this edition of Healthy, Wealthy & Wise to find the answer to the following trivia question:

**Most insurance companies consider mold, wood rot and corrosion to be:**

- a. covered losses
- b. collateral damage
- c. deferred maintenance
- d. aesthetically pleasing

Once you've found the correct answer, email it to [anna@pcssystemsuperior.com](mailto:anna@pcssystemsuperior.com). At the end of the month, we will draw from the correct answers and someone will win a \$25 restaurant gift card!

*Contest Expires 6/30/2016.*

**Need help with your wood floors and not sure where to turn?  
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*We are now fully trained and ready to offer residential wood floor deep cleaning and a rejuvenation recoat service. Minimal cure times and long lasting results. Bring back that clean floor shine that your home has been missing.*