

ASA Insurance Discussed Backing Up Your Home Insurance with Additional Protection

The insurance provider offers critical information for Utah homeowners

SALT LAKE CITY, UT, UNITED STATES, February 3, 2021 /EINPresswire.com/ -- For years, ASA Insurance has been a premier provider of home insurance in Utah. Recently, they shared helpful information for [Salt Lake City homeowners](#) looking for additional ways to protect themselves and their homes. ASA reminds Utahns that while purchasing an adequate home insurance policy is the first step to protecting their home, there are certain perils that might not be covered so it's worth providing additional protection however they can.



ASA Insurance is a top provider of auto insurance and property insurance within the Salt Lake City area.

There are practical things homeowners can do to make certain their home is protected from particular perils. And even if a policy does cover them, it doesn't hurt to have some backup that helps homeowners avoid the inconvenience of home or property damage.

ASA Insurance shared these tips for preparing properties in the event you need more than insurance.

First, they remind homeowners they might not know exactly what is going on under the surface of their lawn. It may be full of flowers blooming, but below rampant roots could be on the verge of causing major damage. Tree roots can break water or sewage lines, the result of which is messy and most importantly, costly. Such incidences are often listed as exclusives in insurance policies – in other words the insurance policy does not cover them.

Rather than facing major plumbing problems, homeowners are advised to check their property for potential problems, especially in the area of water and sewerage lines. Check the types of

trees on, and bordering the property, as the roots of certain trees can extend for quite a long way. It could easily be a root from one of the neighbor's trees that does the damage.

ASA Insurance also discussed protecting homes from mudslides, which is particularly important if you live in an area prone to them. Heavy rains can bring about mudslides in many areas, as can flash floods and earthquakes. If a home is situated on a hill, or is overlooked by a mountain or any other sloping landform, it could be at the mercy of mudslides. Mudslides are not typically covered by home insurance policies, but a little creative landscaping can protect homes from them.

If a house is situated at the bottom of a slope, homeowners can plant trees and shrubs further up the slope to intercept or at least slow down a mudslide. Trees will also help to hold the soil together, and this will add a bit of stability to the terrain. Mudslides can wipe out communication, electricity, or water supplies, so homeowners should be sure to have a shortwave radio, emergency generator, and a backup water supply just in case.

Finally, ASA Insurance provided useful information for protecting homes from earthquake damage. Often, earthquakes are a peril not covered by home insurance policies. To minimize the damage they can do inside the home, homeowners should secure bookcases and entertainment units and similar structures to the wall with brackets. Cabinets that hold valuable items or heirlooms should have their doors fastened with quality latches. Plastic putty can also be useful for holding them to shelves. It can also be helpful to choose windows with shatter-proof glass to prevent possible injury from falling or broken shards.

A good [homeowners insurance](#) policy goes a long way for protecting your home and family. Homeowners should know what perils it does and does not cover, and take steps such as the ones above to add some backup to their [insurance plan](#). The insurance agents at ASA Insurance will be happy to discuss your policy with you and explain any exclusions for which you should prepare. They can be reached at 801-486-7463.

Creed Anderson
ASA Insurance
+1 801-486-7463

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