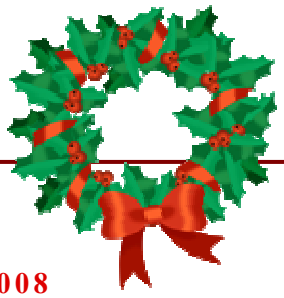
HOLDEN
FINANCIAL SERVICES, INC.

Holden Financial Insurance E-news



Seasons Greetings

DECEMBER 2008

Winter & Holiday Reminders

- Cleaning the snow off your roof can help prevent ice build up, and reduce the chance of a claim. If you hire a professional, make sure you get a certificate of insurance showing their liability coverage.
- Have working smoke alarms installed on every level of your home, test them monthly. Keep them equipped with fresh batteries and upgrade the alarm itself as recommended. Don't forget to practice your home escape plan. Photoelectric smoke and carbon monoxide alarms are becoming mandatory in many areas for commercial and habitation dwellings.
- If you decide to plow snow this winter for hire, please contact us to acquire the proper coverage for snow-plowing. Your current liability or personal auto coverage may exclude this exposure.
- Do not leave holiday lights or candles on unattended.
- Keep the Christmas tree stand filled with water at all times and use only nonflammable decorations. When the tree becomes dry, discard it promptly. Discarded trees can be taken to a recycle center. If you use an artificial tree, make sure it is flame retardant.
- Specialty gifts such as a diamond ring, a snowmobile, or a big screen TV may need special coverage. Please contact us for information on properly insuring these items.
- Visit our website at www.holdenfinancial.com for a Guide on Woodburning Safety.

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We wish you a safe Holiday Season and a prosperous New Year!

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