

Personal Insurance

WINTERIZING YOUR HOME

Preparing your home for winter weather



When the fall season approaches it is a good time to assess how you can protect your home against the harsh winter weather and the potential for damage.

To prepare for winter, start from the top:

- Roof – Contact a roofer to check for lifting, curling or missing shingles, or shingles that have suffered granular loss. Remove any debris or built-up moss that can reduce the roof's life expectancy.
- Siding and gutters – Repair any damaged or loose siding, gutters and fascia. Gutters should also be cleaned of any leaves and debris.
- Exterior paint – Put a fresh coat of paint on siding and doors of your home or garage to help protect the homes exterior from the elements.
- Windows – Replace or re-glaze any windows that may have been broken or lost their seal. These repairs can also help keep heat costs lower in the cold months. Also check the caulking around windows, basement window wells and other areas where water may seep in.
- Pipes:
 - Set your thermostat to a minimum of 55 degrees, ensuring an adequate temperature throughout the home to prevent frozen pipes.
 - Shut-off outdoor faucets and drain the remaining water. If your water meter is operating but no water is running, you may have a frozen pipe.
 - Drain the pipes in your secondary home when you are going to be away for extended periods during the cold months.
 - Install an Automatic Water Shut-Off Alarm System – it will detect water in the pipes and automatically shut off the water main to help prevent a potentially large water damage event to the house.
 - Open kitchen or bathroom cabinet doors along exterior walls of the home to keep constant air circulation around the pipes on extremely cold days or nights.
 - Let faucets against exterior walls drip to help prevent the pipes from freezing.
- Railings – Inspect all handrails and porch rails; make sure they're securely fastened to protect your family and visitors during the winter season.
- Sidewalks and driveways – Repair and seal cracks, as cement can shift.
- Outdoor lighting – Replace burnt-out bulbs in your outdoor lighting so that

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porches, steps and walkways have adequate lighting.

- Play equipment – Cover play equipment that is too large to bring indoors with a tarp and bring the equipment that is easily movable indoors to prevent damage from the cold temperatures and precipitation. Lower temperatures can take a larger toll on play equipment than expected.
- Other equipment:
 - Service your furnace and hot water heater before the winter season.
 - Clean out your clothes dryer vent to prevent a common fire hazard.
 - Replace worn caulking around faucets and inspect pipes to make sure everything is in working order.
 - Check batteries in your smoke and carbon monoxide alarms and in your sump pump.



Everything Insurance Should Be®

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