

Each year, winter weather leads to frozen and burst pipes, ice dams, power outages and other damages that result in costly and disruptive claims. Take these proactive steps today to help you prevent a loss before it happens and give you peace of mind.

# 14 TIPS TO AVOID WINTER DAMAGE TO YOUR HOME



**1** Remove snow with a roof rake.

**2** Add extra insulation to attics, basements and crawl spaces. Your attic should be 5-10 degrees warmer than the outside temperature.

**3** Install gutter guards to prevent debris interfering with draining water away from the house and into the ground.

**4** Install heating cables with thermostatic control for your gutters. Turn them on during freezing weather so the water drains away from your home.

**5** Trim trees and remove dead branches. Ice, snow, and wind could cause weak trees or branches to break and cause damage to your property or injure someone.

**6** Turn off exterior faucets from the inside of your home and drain the remaining water from the pipes to prevent exterior faucets from freezing.

**7** Install a flow shutoff system to turn off your main water supply in the event of a burst pipe.

**8** Install an emergency pressure release valve. This will protect the plumbing system against increased pressure caused by freezing pipes and can help prevent your pipes from bursting.

**9** Set the temperature at least 65 degrees to keep the pipes from freezing in the walls.

**10** Pipes in attics and crawl spaces should be protected with insulation. Heating cables and tapes are also effective in preventing pipes from freezing.

**11** Invest in a reliable back-up power source to keep your home warm and prevent freezing issues, in the event of a power outage.

**12** If you don't have a back-up power source, in the event of a power outage, turn off electrical appliances and lights to prevent a circuit overload when power is restored.

**13** Seal cracks and holes in outside walls and foundations to prevent cold air and moisture from entering your home. Install weather stripping around windows and doors to prevent warm air from escaping and cold air from blowing in.

**14** Furnaces, boilers, and chimneys should be serviced at least once a year to prevent fire and smoke damage.

Need more tips or have questions about your insurance policy?  
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