

How to Winter-proof your Home

Standard homeowner policies will cover winter-related disasters such as burst pipes, ice damming and wind damage, but consumers should keep their property well-maintained so that filing an insurance claim can be avoided altogether. Take steps now to protect your property from damage that could occur from freezing temperatures, snow and wind.



Outside your home:

- Clean out gutters by removing leaves, sticks and other debris so melting snow and ice can flow freely.
- Trim trees and remove dead branches, as the weight of ice and snow could cause branches to break and may damage your home, car or injure someone walking by your property.
- Seal cracks or holes on outside walls and foundations with caulk or weather stripping to prevent melting snow from seeping in.

Inside your home:

- Maintain a constant temperature in your home to keep your pipes from freezing.
- Adding extra insulation in your attic could prevent heat from escaping through your roof, causing snow to melt faster and overload your gutters.
- Check your pipes for cracks or leaks, and wrap any exposed pipes with insulation or heating tape.
- Make sure that smoke and fire alarms are working properly, and consider installing a carbon monoxide detector.
- Know where your pipes are located and learn how to shut the water off if your pipes freeze.

If you have to file a claim:

- Contact your insurance company immediately to report your loss. Follow the instructions given to you by claims personnel.
- Take notes on any conversations you have with the insurance company and photograph the damage, both inside and outside of your home.
- Wait for the adjuster to arrive! Your adjuster's visual inspection of your loss may be necessary before repairs are undertaken. Do not throw away damaged property until your adjuster advises you it is all right to do so.
- If your home is damaged, make only temporary repairs until a claims adjuster looks at the damage.
- Making permanent repairs before the inspection could trigger a denial of your claim.
- Be careful when choosing a contractor to make repairs. Before signing a contract, check references to make sure you are working with a reputable firm. Consumers need to be prepared so they are not taken advantage of by unscrupulous businesses or people. Consumers should examine their options, get more than one estimate, ask for and check references, and, most importantly, get everything in writing.