

PREVENTING LOSS WHILE ESCAPING WINTER

- While you are packing for your vacation, take time to consider that you may leave but your property liability remains at home.

Last winter seemed endless. Most policyholders probably dreamed of Southern shores and warm temperatures. In fact, a good number of policyholders made the move south for several weeks or even months to escape winter. While you might migrate south, your property stays back here in the frigid north to face winter's wrath. Your property needs care in winter just as much as it does in summer.

WATER DAMAGE - To avoid major property losses due to water damage, be sure to shut off the water supply and drain the supply lines, hot water heaters and appliances of all liquids if your property is to be empty for a period of time. Set the thermostat to at least 55 degrees to keep the house from freezing, but remember power outages will leave the residence unheated. Failure to take reasonable care in maintaining your property while it is unoccupied could result in a claim being denied.

PEDESTRIAN SAFETY - The sidewalks, driveways and stairs of unoccupied residences continue to collect snow and ice. Poorly installed or clogged gutters compound risks when draining freezing water onto flat surfaces. Proper prevention is essential to avoid potential losses. When sidewalks are not properly cleared of snow and/or ice for an extended period of time after a storm, the potential for a claim is increased.

While most municipalities give 24 hours for property owners to address snowfall removal, this can vary by local ordinance. We recommend contracting with a reliable service to promptly remove snow and ice.

A PERIODIC CHECK-UP - A periodic drive-by and occasional visit to the interior of the house by a trusted friend can avoid problems. The key to loss prevention is early detection.



Home Winterization



Clothing and accessories change to fit the season. Similarly, the needs of your house change as winter approaches. Overlooking changing needs can create winter misery and expense. The winter checklist is endless, but we offer suggestions for some key areas.

Clean Gutters and Downspouts – Poor roof drainage is the greatest contributor to wet basements. Clogged gutters drain water directly down the foundation and also risk “ice dams” on the roof that damage shingles and risk seepage into the attic. Make sure downspouts drain a sufficient distance from the foundation.

Inspect the Air Conditioning/Heating System – Have your heating system serviced for winter. Unless you are a professional, we recommend you call one.

Inspect and Caulk Flashing and Window Seals – Inspect and repair areas where water seals may be starting to fail. Winter weather will find any weak spots.

Check Crawlspace – Neglected crawlspaces can cause cold floors, hidden air leaks, and frozen pipes. Insulation lowers energy costs, and frozen or burst pipes are a “crawlspac nightmare”. Consider installing a plastic or foil vapor barrier if not already there.

WHEN YOUR HOUSE IS HOME ALONE

Beyond just external appearance, an unoccupied house is home alone. Burglars view an unoccupied house as an “easy mark” because it can be days or even weeks before the crime is noticed.

Precautions vary for each situation, but common sense is the key. What makes a house look home alone?

- **Piled up mail and parcels are clear signs that no one is home.**
- **Unlocked windows and doors offer easy entry.**
- **Curtains left open offer a “display window” for criminal elements.**
- **Facebook announcements or other “broadcasts” of your absence can invite criminal visits.**

There is no way to completely eliminate dangers for your house and property while you are gone. However with planning, risks can be reduced when your house is home alone.

