

Personal Lines Newsletter: Winter 2022

Winter Home and Automobile Safety Tips

Winter brings all sorts of hazards that can cause headaches for both your Autos and Home. Anything from freezing roads to freezing pipes. Review these simple tips that prevent possible loss or claim:

Home Winter Tasks

Winterize your Pipes: During the winter, outside water can freeze and burst exterior pipes. Take precautions to prevent frozen pipes by disconnecting all garden hoses and draining any water. Drain your automatic sprinkler system as well.

- When temperatures drop below freezing overnight, leave exterior faucets trickling to avoid the pressure buildup that can cause pipes to burst. Also, insulate the pipes inside your home to avoid freezing.

Inspect your Roof: Winter snow and ice can damage shingles, which could lead to leaks. Be sure to have any problems repaired by a qualified contractor.

Watch for ice dams: An ice dam is a ridge of ice that builds up at the bottom of a roof, trapping snow and melting water behind it. This can allow water to infiltrate the roof. Roof leaks may cause interior water damage and may rot the structural components of a roof over time. Water can saturate insulation and reduce its effectiveness and allow heat to escape.

To prevent ice dams: Clean your gutters, properly seal exhaust ducts, keep the roof dry by installing a snow shield or installing gutter heat tape.

- Avoid the use of a snow blower, shovel, or hammer. This may cause further damage to the roof and potentially make the problem worse

Prepare for power outages: Heavy snow and ice can take down power lines and leave you in the cold and dark. To prepare you may want to invest in a generator, along with flashlights, extra batteries, warm clothing and blankets, non-perishable food, and bottled water.

Tips for Safer Winter Driving

Slow down: Use extra caution in areas that ice up quickly, intersections, shaded areas, bridges, and overpasses. Accelerate and decelerate slowly.

Monitor the weather forecast: Regularly check weather reports so you can prepare for bad weather. Know your route and be prepared with a backup plan.

Check tire pressure & gas up: Regularly ensure your tires are properly inflated and ready for the road. Consider snow tires for improved traction. Make sure your car always has a full tank of gas. This helps prevent your car's gas line from freezing.

Pack an Emergency Kit: It is wise to have an emergency kit in your car in case you get stuck or stranded. This may include:

- Emergency Car Escape Tool- this gadget can break windows, cut seat belts, and may contain a flashlight.
- Ice Scraper and Snow Brush to help with visibility.
- Foldable shovel, sand, or salt for digging out/better traction, or set of chains.
- First Aid Kit, Blankets and hand warmers, bottled water, and non-perishable food. These items can help save your life in an emergency.

These are just a few tips to help you save money and stay safe!!

For questions, please contact:

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