



Insurance Tips

Prepare your home for winter storms

Winter storms can wreck your home. In 2016, winter storms in the U.S. resulted in an estimated \$1 billion in losses, according to the Insurance Information Institute. Ice, snow, rain and wind are all potential dangers. Taking preventive steps now to winterize your home can make it safer and may even save you money and time.

Check some of these winter preparedness actions off your to-do list in the weeks leading up to the season. When winter storms hit, you'll be glad you did.

Prepare your home

- **Check your heating system:** Before firing up your furnace, boiler or chimney, have your heating system(s) serviced to make sure they are working properly. It's a good idea to have these checked at least once a year.
- **Inspect and insulate pipes:** Carefully inspect pipes for cracks and leaks, and have them repaired as soon as possible. Insulate exposed pipes and seal cracks to prevent them from leaking or even bursting.
- **Know the location of the main water shutoff valve:** If your pipes freeze, the faster you shut off the water, the better chance you have of preventing them from bursting and causing major damage.
- **Check your smoke and carbon monoxide detectors:** As the mercury drops and more of us light fires in the fireplace and use indoor heaters, residential fires and carbon monoxide poisoning increase, according to the Insurance Information Institute. Check your detectors regularly to make sure they are in working condition.
- **Clean out gutters:** Remove leaves, sticks and other debris from gutters so rain and melting snow can flow freely. This will help prevent backed up gutters and water seeping into your house through ceilings and walls.
- **Trim trees and remove dead branches:** Ice, snow, wind and rain can cause weak trees and tree limbs to fall and damage your car or home—or fall on people walking on or near your property.
- **Seal exterior cracks and holes:** To keep your energy bill low and your home free of mold, caulk openings and install weather stripping around windows and doors to prevent cold air and moisture from entering.

Stock up on emergency items

Be sure you have flashlights and a portable radio with extra batteries, any necessary medications, at least three days of water and non-perishable food for family and pets, a can opener, first-aid supplies, heating fuel, and a lighter and/or generous supply of matches.

For more information, talk to a AAA Insurance agent or visit your local branch office.

These tips are provided by the Marketing team at CSAA Insurance Group, a AAA insurer.