



Winterizing Your Home

Is your home ready for winter? Freezing temperatures, ice, snow and wind can cause severe damage to your home and property, especially when they take you by surprise. Follow these helpful tips to assist you in preparing your property for unpredictable winter weather.

Build-up of Ice and Snow on Your Roof

Ice and snow build-up can cause seepage, wall and ceiling cracking, and roof collapses. Safeguard your roof by:

- Avoiding a warm attic by properly insulating the attic floor. This will also help you save on heating bills.
- Providing for continuous ventilation of attic air. Ideally, the attic air should be only five to ten degrees warmer than the outside air.

Frozen Pipes

Much of your plumbing is located in the outer walls of your home so it is exposed to colder air than your thermostat, resulting in freezing or bursting pipes. Protect your pipes by:

- Properly insulating unfinished rooms, such as garages, where pipes may be exposed. Consider snap-on insulation for pipes.
- Draining and shutting off pipes flowing to the outside faucets.
- Leaving faucets dripping and cabinets open while you are away to expose plumbing to warmer air. Also, have someone check your house regularly to minimize the damage if a pipe does burst.
- Installing a low temperature alarm if you are away often. These devices activate your alarm system if the home temperature falls below a pre-set level.
- Learn how to shut off water valves (in case a pipe bursts).

Improperly Used or Poorly Maintained Heating Systems

The improper use or poor maintenance of heating systems such as furnaces, fireplaces, wood-burning stoves and space heaters can cause fire, puff-backs and smoke damage. Help maintain your heating system by:

- Servicing furnaces and boilers at least once a year.
- Keeping plenty of space between space heaters and household objects.
- Cleaning chimneys and flues periodically.
- Keep fire extinguishers on hand, and make sure everyone in your house knows how to use them. House fires pose an additional risk, as more people turn to alternate heating sources without taking the necessary safety precautions.

Add the following supplies to your disaster supplies kit:

- Rock salt to melt ice on walkways, and sand to improve traction
- Snow shovels and other snow removal equipment.
- Prepare for possible isolation in your home by having sufficient heating fuel; regular fuel sources may be cut off. Store a good supply of dry, seasoned wood for your fireplace or wood-burning stove.

In the Event of a Loss...

Take steps to control the damage. Move property out of harm's way and protect it from the elements.

- To report a claim, contact Gowrie and ask for your account manager or our claims experts (800.262.8911)
- Visit www.gowrie.com/claims to look up the direct claims number for your insurance company.