



Is your home ready for winter?

In northern and mountain regions, it is necessary to be prepared for winter weather.

You can help avoid damage to your home from ice, snow and wind by following these helpful tips.

Key Tips to Protect Your Home

Have you ever wondered why it's so easy for pipes to freeze in winter, even when the inside of your home is warm and cozy? In some homes plumbing is located in the outer walls or transits through poorly insulated spaces that are colder than your interior thermostat can recognize. Ways to protect your home and plumbing:

Install a Water Leak Detection System, like [Leak Defense System](#). This system should be connected to your central station alarm and can provide a 5% insurance savings.

- **Install a Low Temperature alarm** – this affordable device could save you from expensive damages. It activates your central station alarm system if your home temperature falls below a pre-set level.
- **Drain & Shut** off pipes that flow to outside faucets.
- **Insulate unfinished rooms** anywhere that pipes are exposed. Snap on insulation is a quick and easy solution for exposed plumbing.
- **Know where** your shut off valve is for easy access in the event of a water emergency.

Ice and Snow Accumulation on Your Roof & Gutters

This is the main cause of seepage, wall and ceiling cracking and even roof collapse. Safeguard your roof and home's interior by:

- **Clean gutters and downspouts** – Falling leaves clog gutters and lead to water backup that can damage exterior siding. In the late fall, have all gutters and downspouts cleared of leaves and debris, especially if you live in a wooded area.
- **Clear heavy accumulations after large snowfalls** – If possible clear heavy accumulations of snow from off the roof.
- **Keep Attic Ventilated** – Ideally your attic should be only 5-10 degrees warmer than outside air.
- **Properly Insulate Attic Floor** – Along with avoiding a warm attic this will also save on heating bills.

Proper Use and Care of Heating Systems & Fireplaces

Avoid fires, smoke damage and puff-backs by maintaining your systems properly:

- Fireplaces are for ambiance...do not use them to heat your home in the event of a heating/power failure. It's best to turn off your water, drain your pipes, and find alternate lodging.
- Have scheduled cleaning of chimneys and flues.
- Service furnaces and boilers *at least* once a year.