



Prevent Frozen Pipes

- Remove and drain outdoor hoses, and put them inside. Close inside valves, and open outside valves (so any remaining water can expand without causing pipes to break.)
- You can use pipe sleeves, heat tape, or heat cables to insulate exposed water pipes.
- If only a small amount of water comes out of your faucet, you may have a frozen pipe. To avoid damage, thaw the pipe slowly using a hair dryer, heating pad, or hot towels.

Prepare Your Home

- Have your furnace checked by a licensed professional. Filters may need to be changed as well. Failing to do so is a fire hazard.
- Check your smoke alarms and fire extinguishers to be sure they are working properly.
- Seal any windows that may be letting cold air into your home using caulking or plastic.
- Be sure your home is not at risk due to snow resting on trees. Dead or weak branches may snap and fall on your home, shed, or car.
- Clear your gutters of any leaves, mud, and debris before winter. Clogged gutters can cause flooding and roof damage as snow melts.
- Drain hoses and sprinklers to avoid freezing and cracking during the winter.
- Have snow cleared from any rooftop areas where it may collect and lead to a collapse.
- Keep your attic ventilated. Warm attics melt the snow gathered on the roof. The melted snow will then drip and can re-freeze and build up at the roofs edge. This is known as an ice dam, and can prevent snow and ice from draining properly.
- Move outdoor furniture indoors for the winter.
- Replace screens on windows and doors with storm windows and doors.
- Repair any cracks that may allow for drafts, leaks, dry rot, and mold.
- Purchase rock salt, snow shovels, ice scrapers, a snow blower, and smoke detector batteries.

After a Snow Storm

- Look for damages to the exterior of your home.
- Check that pipes are working properly and are not frozen or cracked.
- Check for moisture and discoloration in your attic. If this has occurred there is probably a snow/ice drainage issue.

Winter Storm Statistics

- Winter storms cause approximately \$1 billion in insured losses annually, making them the third largest cause of catastrophic losses (Insurance Information Institute).
- In 2009 winter storm damages totaled \$770 million (Insurance Information Institute).



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