

Winter Safety Guide

As winter approaches, it is important to be mindful of the risks that freezing temperatures, snow, and ice storms pose to your safety.

If you have a home located in colder climates, you should take precautions to prepare for severe weather conditions. We have assembled a list of recommendations on how to prepare for the winter season and what to do when a winter storm hits — to help protect you, your family and your property.

Before the Winter Season

- Make sure your roof and attic are properly ventilated and insulated. Consider adding snow and ice shields as well as electric gutter heaters.
- Inspect the interior and exterior of your home for signs of damage and leaks, and repair the areas as needed.
- Ensure that any valuable property, that may be adversely affected by winter conditions, is properly stored away.
- Prepare boats for winter storage by draining air conditioning, engine cooling, sanitation, and domestic water systems, or adding nontoxic antifreeze.
- Replace the batteries in your smoke alarms and carbon monoxide detectors.
- Prepare your car properly by storing winter clothing (hats, gloves, etc.) and blankets, as well as adding winter tires. Refill your antifreeze and windshield washer fluid.
- Place copies of important documents, such as insurance policies, personal identification, and medical information in a waterproof container.
- Have necessary supplies including winter equipment (shovel, power generator, portable heater or firewood, extra blankets, clothes, and winter boots) and emergency supplies (nonperishable food, bottled water, flashlights, charged cell phones, portable charger, firstaid kit, and fire extinguisher).

During a Winter Storm

- Stay informed of weather forecasts, school closings, and other important updates on the storm as they are released.
- Stay indoors during the storm and avoid driving if possible. If you must travel, allow time for the roads to be plowed.
- Close off rooms to consolidate and retain heat.
- All fuel-burning equipment should be ventilated to the outside and kept clear to avoid carbon monoxide poisoning and/or a fire in your home.
- If water pipes freeze, thaw them slowly after the storm has subsided.
- Consult a qualified roof contractor for help removing snow and ice after the storm has passed.
- Evacuate the premises if dangerous conditions exist or you suspect you might be in danger. Contact the proper authorities if necessary.
- Assess and document damage from the winter storm including:
 - Maintain a detailed log of damage for insurance purposes.
 - Take photos and/or videos of damaged areas.
 - Take action to reduce hazards and prevent further damage.
 - Protect damaged goods and building materials on-site until they can be evaluated by a claims adjuster.

It is important to always obey evacuation orders and keep us informed of your plans. Should a loss occur, we will respond rapidly and remain personally involved throughout the claims process. Please call us at [\(800\) 221-5830](tel:8002215830) and our 24/7 Claims team will guide you through next steps in the event of a loss.