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5 Tips for Protecting Your Home From Winter Damage

Freezing temperatures, ice, snow and wind can cause severe damage to your home and property. If you live in an area that experiences harsh winters, here are some tips to help protect your home from cold weather hazards:

1. Ice Dams and Your Roof

Ice dams occur when heat from a house escapes into the attic and warms the roof. Snow on the roof melts and then refreezes, causing a ridge of ice to form and trap water on the roof. This water can leak into the home, causing major damage. Here are some ways to prevent ice dams and safeguard your roof:

- Thoroughly clean gutters in the spring and late fall. Clogged gutters may allow ice to form and back up under the roofline.
- Consider installing heat tape along the roof edge and into the downspouts to help prevent ice accumulation.
- Make sure proper attic insulation is in place, keeping your house warm, but your attic cool – reducing snow melt on the roof.
- Ensure continuous ventilation of attic air, which should be only 5 to 10 degrees warmer than the outside air.
- Heavy ice and snow build-up on your roof can cause seepage or even a collapse. If snow accumulation is significant, hire a professional to “shovel” the roof.

2. Plumbing Inside and Outside Your Home

Plumbing located within exterior walls or unheated crawl spaces is most vulnerable to freezing or bursting. These precautions can help prevent damage to pipes and subsequent flooding:

- All interior pipes should be insulated or have wall insulation around them, especially in vulnerable areas such as attics, crawl spaces and along outside walls.
- Use weather-resistant insulation to protect exterior pipes.
- Cabinet doors under sinks should be kept open during a heavy freeze to allow heat to circulate around pipes.
- Hire a professional to winterize the outdoor sprinkler system and remove all residual water, which can freeze and cause pipes to burst.
- Disconnect exterior hoses from their faucets and install frost-free hoses for hose bibs.
- Properly insulate unfinished areas such as basements and garages, where pipes may be exposed.
- Keep your thermostat set at a minimum of 55 degrees in the winter.
- Install a low temperature sensor if you are away from home often. It will activate your alarm system if the home temperature falls below a pre-set level.

- If you suspect a frozen pipe, shut off the water main source and call a plumber.

3. Fireplaces, Furnaces and Heating Systems

Improper use or poor maintenance of heating systems can cause fire, puff-backs and smoke damage. Wood-burning fireplaces and stoves are among the worst culprits when it comes to winter house fires. Follow these fire-preventive measures:

- Clean chimneys and flues on fireplaces and stoves annually.
- Service furnaces and boilers at least once a year.
- Check for scorch marks from baseboard heaters on interior walls.
- Keep portable space heaters at least 3 feet away from flammable objects, such as window treatments, furniture and bedding. Do not use extension cords to power the unit.
- Keep backup generators outdoors – away from open windows, doors and vents.
- Change smoke and carbon monoxide alarm batteries every six months. Replace all alarms over 10 years old.

4. Emergency Access

Severe weather could impact access to your home in the event of a fire, medical or other emergency. Take these measures *before a storm* to ensure fast and easy access:

- Your house number should be clearly marked in a conspicuous area at the front of the home.
- Contract a snow removal service that guarantees removing the snow from your driveway after every 6 inches of accumulation.
- A large marker should be placed near a fire hydrant. Clear away surrounding snow.

5. Secondary, Seasonal Homes and Unoccupied Homes

Secondary/seasonal homes or homes that are unoccupied during much of the winter require special consideration:

- Hire a property manager or caretaker to check the home at least once a week for mechanical failures and signs of damage. An inspection should include running the water in every sink, flushing toilets, and leaving cabinet doors open under sinks to avoid freezing pipes.
- If the home is not professionally winterized, set the thermostat at 55 degrees or higher. Unheated seasonal structures with plumbing should be winterized.

This information is advisory in nature. No liability is assumed by reason of the information in this document.