

## **Protect Your Home from Damaging Winter Weather**

Winter can bring extreme weather conditions. These conditions often create a high risk of damage to your roof, interior, and plumbing. Follow our tips to protect your home during the winter months.

The National Association of Insurance Commissioners (NAIC) reminds you to review your insurance policies and consider these tips this winter season.

### **WHAT YOU NEED TO KNOW**

To reduce your risk of damage from winter weather, maintain your property **before** snow, ice, and freezing temperatures arrive.

**Snow and Ice.** Snow and ice accumulation can make tree limbs snap off and fall onto houses or power lines. Heavy snow and ice can also cause unseen structural damage and even make your roof collapse.

Additionally, ice dams can cause interior water damage after the storm. Ice dams occur when heavy snow melts and then refreezes due to improper attic insulation. The ice from this refreezing works its way under the shingles of the home, which then melts due to warm attic air and causes interior water damage.

**Below Freezing Temperatures.** Pipes can freeze and break in extreme temperatures. Interior and exterior pipes, such as irrigation lines and garden hoses still attached to the home, are all at risk. If you live in a typically warm area, your interior pipes may not be well insulated and may not withstand rare below freezing temperatures.

### **WAYS TO PROTECT YOUR HOME**

**Prune Trees and Clear Gutters.** Look at the trees around your property and cut back branches or stems that are dead, dying, diseased, or broken. Clearing the debris from your gutters will help prevent ice dams by allowing meltwater to drain freely. Use a safe and secure ladder when removing leaves and debris from gutters or contact a professional to assist you.

**Insulate and Ventilate.** Evaluate the insulation and ventilation (roof or soffit vents) in your attic, keeping the warm air in your home and out of your attic. Keeping the attic air cold can help minimize the freeze/thaw cycle which causes ice dams. You'll also save energy and reduce your heating and air conditioning bills. By adding roof and soffit vents it can provide proper ventilation and insulation and help to prevent ice dams.

**Protect Your Pipes.** To minimize the risk of frozen and cracked pipes, detach garden hoses from your home before freezing weather begins and properly winterize your home and irrigation systems. To protect interior pipes, leave your faucet running with a slight drip and open the cabinet doors under your sinks. This allows water to keep moving through interior pipes, reducing the chances of freezing, and also allows warm air to circulate around your plumbing lines.

#### **MORE INFORMATION**

Your homeowners or renter's policy can protect you against common winter damage, so check your policy before the first winter storm. Review your homeowners insurance coverage to be sure certain perils of winter weather damage are covered by your policy.