

WINTER FREEZE PREPARATION

FOR HOMES & SECONDARY PROPERTIES

INSIGHTS TO STAY SAFE & PREPARED

When “the weather outside is frightful,” it can wreak havoc inside as well. Get informed to help safeguard your home and other properties and minimize the risk of damage when the temperature drops.

WHAT WE SEE – FACTS AND OBSERVATIONS.

- Over the past four decades, extreme weather events across the U.S. have resulted in more than \$100 billion in damages. Despite global warming trends, unpredictable and extreme temperature changes are leading to more intense and frequent winter storms, particularly in regions that historically experienced fewer freeze and ice events.*
- Property damage and personal injury from winter weather and freezes can stem from a variety of underlying causes, including:
 - Frozen pipes that rupture and leak after thawing
 - Structural roof damage from ice dams or the weight of heavy snowfall
 - Slippery, icy walkways and driveways
 - Falling trees or downed limbs
 - Fires from heating appliances, fireplaces, stoves, or unattended candles
- For those who own seasonal or secondary homes, lack of occupancy is directly linked to loss severity.
- The most susceptible areas are unheated attics, crawlspaces, unfinished basements, and places where large exterior doors can be left open, like a garage.

WAYS TO PLAN AHEAD – YEAR-ROUND RECOMMENDATIONS.

- Invest in a smart thermostat, which enables you to adjust heat remotely and can alert you to low temperatures or service disruptions in the event of a power failure.
- Leverage technology to minimize damage from plumbing leaks. There are a variety of automated devices available to monitor water flow and remotely shut off the water supply if a leak is detected. Consult your plumber or risk advisor to discuss the right choices for your location and type of residence.
- Know where your water shutoff valves are located — and how to use them. Train household staff if you have help on the premises or ask a neighbor to assist as a back-up plan. For secondary properties, consider turning off the water each time you leave, regardless of the season or weather.
- Hire a caretaker if you own a seasonal home or are planning to travel over an extended period. Create a plan to ensure more frequent visits are made to your property in the event of a storm or extended periods of freezing temperatures.



- Annually check your home's insulation — including the attic — and ensure pipes have proper insulation where needed, especially in exposed and unheated areas.
- Have your roof inspected annually and consider re-inspections following a major storm. If the time has come to replace your roof, invest in options that minimize risk from ice dams and water intrusion.
- Caulk and seal openings around windows and doors.
- Regularly check your property for loose tree limbs and remove branches that are too close to the structure or power lines.
- Regularly check and clear gutters.
- Consider investing in a whole-house generator to restore electricity and critical systems if the power fails. Install it in an area that is shielded from inclement weather when possible.
- If you own a portable generator, follow the manufacturer's maintenance guidelines to ensure it is functional and ready when you need it. Test at least annually and make sure to have an adequate supply of fuel.
- Keep an emergency kit on hand with at least two days' worth of nonperishable food, first aid supplies, necessary medication, flashlights, and batteries. Check your kit annually to replace and replenish items.
- If you have a fireplace, have the chimney cleaned and inspected regularly. Ensure gas fireplaces have proper ventilation.
- If you have an asphalt driveway, inspect it for cracks and drainage problems that could create unsafe conditions upon freezing. When feasible, consider investing in a driveway heating system.
- Check paths and walkways on your property to seal cracks and fix uneven areas.

THE RIGHT MOVES RIGHT NOW – WHAT TO DO WHEN WINTER WEATHER ARRIVES.

- If the outside temperature is below freezing, keep the indoor temperature throughout your home at least 65 degrees. Place portable thermostats in areas where it is difficult for heat to reach and monitor regularly. For unoccupied homes, set the thermostat to at least 50 degrees.
- Allow faucets to drip overnight to keep water moving. Shut off the water completely if no one will be home for more than 24 hours.
- Keep cabinets open beneath kitchen and bathroom sinks to allow warmer air to circulate near pipes.
- If you lose power, never leave candles or fireplaces unattended.
- Salt walkways and driveways; repeat as necessary. Monitor for icicles above entryways that could become dangerous as they melt.
- If someone is checking on your unoccupied home, ensure they go inside and inspect every room. Have them check your pipes and look for damage in unheated areas including the attic, basement, and crawl spaces.
- If more than 12 inches of snow has accumulated on your roof following a storm, consider hiring a professional to have it removed.

For more information, contact your Risk Strategies advisor or email privateclient@risk-strategies.com.

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