

Winterize Your Home and Avoid Insurance Claims

These tips can help you begin to prepare your home for the cold months ahead and may help you avoid unnecessary claims (and aggravation!)

1 Avoid ice dams.

Ice dams can form at the lower edge of your sloped roof when interior heat causes the snow to melt and refreeze. Once an ice dam forms, it blocks water from draining off the roof and forces the water inside, which can cause serious damage to your home's interior.

- **DO** ensure your attic is properly ventilated and nicely insulated to minimize the amount of heat rising through the attic.
- **DO** inspect your home for air leaks in the ceiling so warm air doesn't leak into the attic. Doing so will not only prevent ice dams from forming, it will limit cold air drafts inside and reduce energy bills.

2 Prevent water damage from bursting pipes.

- **DO** scope out places where pipes are most likely to freeze, like attics and crawl spaces.
- **DON'T** forget to seal extra spaces around cable, satellite or telephone line openings as well.
- **DO** secure insulation sleeves over any exposed pipes.
- **DO** seal cracks and holes in outside walls and foundations near water pipes with caulking.
- **DO** allow slow trickles of water to flow through faucets connected to pipes in unheated areas.

3 Keep your sidewalks and driveways clear of ice and snow.

- **DO** shovel your driveway frequently to remove snow and ice.
- **DO** use sandbox sand to add traction to slippery surfaces and prevent falls.

4 Inspect heating systems and alternative heating sources.

- **DO** inspect any heating systems, chimnies or other supplemental heating devices before winter to ensure they're working properly.
- **DON'T** ever leave wood stoves, space heaters or fireplaces unattended.

5 Properly shut down a vacant home.

- **DO** give a trusted neighbor a key so they can check the house periodically to account for any unforeseen damage and discourage burglars.
- **DO** drain your water lines if you will be away from home for the winter months.
- **DO** turn down the heat, but **DON'T** shut it off completely.

As weather pattern changes continue to impact insurance claims, homeowners should consider additional policy options to make premiums more affordable, including coverage add-ons for valuables damaged by water during a sewer, drainage or sump-pump back-up

If you do have a claim, contact your insurance company or your independent agent and report it immediately. Check out our Insurance Made Simple video series on grangeinsurance.com/InsuranceMadeSimple.