

WINTER WEATHER HAZARDS AND PREPARATIONS

Chubb and Your Independent Agent want your home safe and secure all year long. In harsh winter climates, it is critical to have the interior, as well as the exterior, of the home prepared to avoid potential for loss from water or fire. Following are some best practice tips to safeguard your home.

- ***Driveway Access*** - Homes with long driveways may become impassible for the fire department during heavy snow accumulation. The key is to have a plow service contracted **BEFORE** the storm which guarantees returning to the home to remove every 6” of accumulation.
- ***Ice Damming*** - To avoid potential ice damming, all gutters should be cleared out in the spring and fall. If clogged, ice will form and back-up under the roof line causing interior water damage. For climates with extreme winter conditions, having heat tape installed along the roof edge and into the downspouts can help avoid ice accumulation. Proper attic insulation should also be in place.




Heavy Ice Damming at Roof's Edge



Roof Mounted Heat Tape

- ***Snow Load*** - Heavy snow load on any roof and/or deck can eventually lead to failure and collapse. In areas where heavy snow accumulation is prevalent, it is sometimes prudent to hire a professional company to help “shovel” the snow off the roof.



- ***Insulate Exterior Pipes*** - Purchase weather resistant insulation kits to protect exterior pipes and help avoid pipe freeze. All exterior sprinkler systems should be winterized by a professional to remove all water and avoid residual water from freezing and bursting pipes. All pipes leading to exterior spigots should be turned off and drained.
 - ***Marking the Fire Hydrant*** - Has anyone seen the fire hydrant? A large marker should be placed near it and surrounding snow should be removed to make the hydrant easily visible to the fire department. Less time searching for it means more time fighting the fire! Every second is important.
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- ***Chimney Cleaning*** - All chimneys and flues on wood burning fireplaces should be checked once a year due to the build up of creosote. Don't forget to check for spark arrestors on all wood burning fireplace chimneys.
 - ***Back Up Generators*** - These units should never be placed *inside* of living area quarters, garages or carports due to potential for carbon monoxide poisoning (a colorless, odorless gas which is deadly and emitted from gas burning units). These should only be located outdoors and far from open windows, doors and vents.
 - ***House Numbers*** - Numbers should be marked in a conspicuous area at the front of the home with visible, contrasting colors so they are clearly visible for emergency services.

Maintaining a Safe *and* Warm Indoor Environment

Attention to the interior detail begins with the smallest and sometimes most obvious details and can make a very crucial difference in preventing both water and fire losses.

- ***Property Managers or Caretakers*** - Secondary/seasonal homes or homes which are unoccupied during cold winter conditions should be checked a minimum of once or twice a week. Comprehensive and conscientious inspections can detect potential mechanical failures and help reduce the severity of water losses due to freezing pipes. A walk through should include running the water in every sink, flushing toilets and possibly include leaving cabinet doors under sinks open to avoid freezing during harsh winter conditions. While some property managers will leave the faucets dripping to avoid freezing pipes, this is not recommended as it can drop community water pressure vital to fire fighting efforts if many homes use this practice.

- **Alarms** – Best practice for all alarm types is to make sure all batteries are changed every six months. Replace all detectors over 10 years old due to technological updates per the Center for Disease Control. The following are several important alarm types to be considered:
 - 1) **Carbon Monoxide (CO)** alarms should be suggested in all homes with at least one battery operated unit in the event of a power failure.
 - 2) **Smoke Alarms** – Battery operated unit should have fresh batteries every 6 months
 - 3) **Low Temperature Alarms** – One sensor per heating zone is necessary to detect malfunction or failure. This can help avert pipe freeze and resulting water damage losses and is required in most territories.
- **Interior Thermometer Settings** – Any home which is *not* completely winterized by a professional and is a secondary/seasonal residence or is left unoccupied during cold winter conditions should maintain the thermostat level at a minimum of 55 – 60 degrees or higher. Unheated, seasonal structures with plumbing should be winterized.
- **Interior Plumbing Pipes Located on Exterior Walls** – Keeping cabinet doors under sink areas open during heavy freeze can allow heat to circulate around pipes. All pipes should be either insulated or have wall insulation surrounding them. Space heaters should never be used in these confined areas! Interior plumbing pipes should not be located near exterior venting to avoid freeze potential.
- **Portable Heaters** – Space heaters should NOT be placed within 3 feet of anything flammable including curtains, furniture and bedding. Nor should they be placed on top of furniture. Extension cords should not be used to power the units. Any unit with a damaged cord should not be used. Kerosene heaters should never be used unless there is adequate ventilation.
- **Baseboard Heaters** – Scorch marks on interior walls may be a warning sign the unit is heating to an unsafe level and can create a fire hazard

