

Winter Safety Tips

We hope you don't mind that we add our voice to those offering seasonal safety tips. Too often we see a headline about an incident which could have been avoided. Thanks for reading!

Generators

The Red Cross and others concerned with home safety tell us that the primary hazards to avoid when using a generator are carbon monoxide (CO) poisoning from the toxic engine exhaust, electric shock or electrocution, and fire.

Always run your generator outside your home, basement or attached garage, in a place with adequate ventilation. To avoid electrocution, keep the generator dry and do not use in rain or wet conditions.

One more thing about generators: Some insurance companies offer credit if you have one. Check with your agent.

Smoke and CO detectors

If you didn't change your batteries at Daylight Savings Time in early November, how about changing them now?

Ice Dams

You know the spots on your roof where the icicles grow. Before they have a chance, and after the next big storm, rake your roof. This takes away some of the snow which, when melting, allows the icicles to form.

Candles

This one is simple: Never leave a candle in an unoccupied room.

Your vehicle

When you put your ice scraper back in your car, consider creating a winter car kit, too. Read more about winter car kits on our website. In the meantime, here are a few more vehicle tips:

- Check the antifreeze level.
- Keep the gas tank near full, which helps avoid ice in the fuel lines and the gas tank itself.

- Replace wiper fluid with a wintertime mixture.
 - Make sure your tires are in good shape and have the proper air pressure.
 - Check to confirm your battery has a good charge, your heater and defroster are working well, and that your emergency lights are functional.
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Winter Preparation Tips for Homeowners

From our partners at AIG.

The best time to prepare for cold weather, snowfall, ice accumulation and storms is before winter sets in. Here are some tips to consider for protecting your home and family:

Freezing temperatures

- Have all furnaces serviced and chimneys inspected and cleaned.
- Check your home's perimeter and seal any air leaks with caulk and weather-stripping. Add additional insulation in the attic – most homes need at least 12-15 inches. Make sure insulation does not come in contact with recessed lighting that is not approved for insulation contact.
- Insulate pipes that go through exterior walls or colder areas such as garage ceilings or unheated attics.
- Turn water off to exterior hose bibs, and detach garden hoses and empty the hose bibs.
- Locate the water main shutoff valve and keep the access path clear in case a frozen pipe leak or other water issue needs to be stopped.

- If you will be away from home, make sure heating is set no lower than 60 degrees so that even cold spots do not become too cold. Open sink cabinet doors to allow heat in, and let faucets drip slightly to prevent frozen pipes.

Consider installing an automatic water shutoff valve to prevent extensive water damages.

Snowfall

- In high snowfall areas, make sure no exhaust vents become buried by snow.
- Install adequate attic insulation. This helps keep your roof cold, which prevents ice damming as a result of snow continuously melting on the roof. When replacing a roof, consider an ice shield membrane underlayment.
- Identify a local roofer that clears snow from roofs and removes ice dams to prevent roof collapse or interior water damage. Not all roofers clear roof snow or ice dams.

Winter storms

- Service back-up generators and have adequate fuel supplies on hand. Do not store fuel inside. Even if the generator is portable, it should never run indoors.
- Have emergency supplies on hand, such as flashlights, batteries and inverters to use in the car to charge devices.
- If a prolonged power outage means having to relocate, consider shutting off

the water to the house and draining the water lines, and follow the steps listed above for being away from your home.