

What are the risks when it comes to owning your home? in the winter

Your home or vacation home is likely among the most valued possessions for you and your loved ones. So what kind of threat can winter weather bring? Consider the National Oceanic and Atmospheric Administration (NOAA) believes the 2018 winter season may be impacted by effects tied to La Niña, which could cause above average precipitation and colder than average temperatures across certain regions of the country.

Pipes that freeze and burst



As temperatures drop, pipes will freeze and expand, causing a rapid change in water pressure and an uneven buildup of ice. This can result in frozen and eventually burst pipes which can cause expensive damage.

Tip Pipes are most vulnerable when temperatures outside near 20°. If leaving a house for an extended period of time, drain the water system so pipes do not freeze and keep the heat set at or above 55°. Additional measures include turning off the water heater and disconnecting the washing and dishwashing machines.

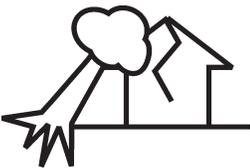
Ice Damming



If ice accumulates around the edge of your roof, it will prevent melting snow from draining properly. Water that backs up can make its way into your home damaging your roof, gutters, ceiling, insulation and other areas, and possibly causing mold or mildew.

Tip Clear your gutters from leaves and debris which can contribute to buildup. Check your roof's ventilation to fix any areas where warm air may leak to the attic (chimneys, exhaust fans, hatches, fixtures, etc.). Additional measures include installing heating cable along the eaves to help melt ice.

Fallen Trees



Snow and ice can add a tremendous amount of weight to trees, increasing the likelihood they will snap or completely fall over onto your property or your neighbors.

Tip If you own multiple properties with artwork, don't forget about caring for those pieces even when you are not there. Cleaning chimneys, pipes and other aspects of your home can help maintain a controlled temperature and sound preservation.

Rodents



Food and shelter can attract a range of rodents to your home resulting in substantial property damage, not to mention posing a health risk to you and your family.

Tip Before it becomes cold, inspect and seal any openings, even small ones, throughout your home. Keep all garbage and any other food in air-sealed containers, and aim to plant any vegetation at least one foot away from your home.



Best Practice

Discuss with your broker any additional steps you may consider taking to protect your primary or secondary home. An added bonus may be a premium savings depending on what you install to your home.