

Are You Prepared?

Winter Weather

Many homeowners experience extreme winter weather that can cause costly property damage. The most common risks to homeowners in winter include cold temperatures, heavy snowfall, ice buildups, frozen pipes, water leaks and roof damage. In order to protect your property from winter weather risks, you must assess your exposure and take appropriate actions to help prevent and recover from damage.

Ways to Prepare for Winter Weather

Use the following tips to prepare your home for winter weather:

- Repair caulking around doors and windows, along with any weather stripping.
- Clear away dust and debris from vent pipes.
- Seal cracks in foundation walls.
- Purchase salt, ice melt or sand for sidewalks, steps and driveways.
- Pack an emergency kit with bottled water, nonperishable food, flashlights, first-aid supplies, batteries and blankets.
- Check the attic for leaks and make necessary repairs.
- Turn off the water supply to outside faucets.
- Review your homeowners insurance policy.

Winter Weather Terms

Familiarize yourself with the following winter weather terminology:



Winter storm warnings are issued when heavy sleet, snow or freezing rain is imminent or occurring. Warnings are typically issued 12 to 24 hours before the event is expected to begin.



Winter storm outlooks are typically issued before a watch. It signals that winter storm conditions are possible and are typically issued three to seven days before a winter storm.



Winter storm watches alert the public to the possibility of blizzards, heavy snow, heavy freezing rain or heavy sleet. Watches are usually issued 12 to 48 hours before the beginning of a winter storm.



Wind chill warnings are typically issued if wind chill temperatures are predicted to be hazardous to life within several minutes of exposure.



Winter weather advisories are issued for accumulations of snow, freezing rain, freezing drizzle and sleet.

For additional risk management guidance, contact us today.