

Winter Hazards That Catch You By Surprise

PREVENT THOUSAND\$ IN DAMAGES



The latest data from the Insurance Information Institute reports the *average homeowner's claim for water damage and freezing is \$5,531.*

Use these tips to help avoid costly damage:

Prevent Ice Dams – If the snow touching your roof melts and then refreezes, it creates an ice dam, backing up water which leaks into your house. **You need a cold roof.** Maintain proper attic insulation and soffit vents so cold outside air can pass through. **Make sure your gutters are clear.**

Snow load – When do I need to remove the snow from my roof? **The rule of thumb is always.** Snow may be light and fluffy at first, but it freezes into heavy ice.

Don't Scoff at Winter Car Kits – If you slide off a slippery road late at night, you'll be glad you packed your flashlight, warm blanket, snow shovel, kitty litter (for traction), water and snacks.

FURNACE HEATING

- Have your furnace cleaned and serviced at least once a year.
- Discolored walls or ceiling near the furnace and along the chimney may mean you need additional pipe insulation or clearance.
- Check the flue pipes and pipe seams. Are they well supported and free of holes and cracks?
- Is the chimney lined? No cracks or loose bricks? Unused flue openings should be sealed with solid masonry. Routine cleanings greatly reduce the risk of a chimney fire.
- If you have a power vent, it's especially important to have your furnace cleaned twice a year due to puff backs and blockages.

THAT Caused a Fire?

- **Frozen water pipes?** Don't try to thaw them with a blow torch or any open flame. The pipe could conduct the heat and ignite the wall.
- **Can't say enough about candle safety.** Children. Pets. Curtains. Holiday Decorations. Be aware.
- **Discard hot ashes** from your woodstove in a metal container and then outside, away from the house.
- It's dangerous to use a range or an oven for heat. It's a safety hazard and a source of toxic gases.

MOST IMPORTANTLY!

Every level of your home needs a **working smoke detector**. Clean and check it monthly. Change batteries twice a year.

AND **carbon monoxide detectors** to alert you of dangerous levels.

The information contained in this document is for discussion and awareness. Always consult a licensed professional contractor when installing or servicing a heating appliance.