



Checklist: Severe Winter Weather

Protect Your Property

Remove all snow and ice from sidewalks and entrances.

Remove ice dams near gutter downspouts. Ice dams can cause water build up, which can seep into your house.

Keep gutters free of leaves and debris so melting snow and ice move freely.

Maintain a minimum temperature of 65 degrees inside your home. The temperature inside the walls where pipes are located is substantially colder than the walls themselves. If you are leaving for an extended period of time, leave your heat on, set to a temperature of 55 degrees. A temperature lower than 55 degrees can cause freezing inside the walls.

Identify the location for the main water shutoff in your home, and find out how it works.

Open hot and cold faucets enough to let them drip slowly. Keep water moving within the pipe to prevent freezing.

Make sure all hoses are disconnected from outside spigots.

Keep garage doors closed if your garage door is attached to your house, as the door leading to the house is probably not as well-insulated as an exterior door.

Watch for dead, damaged or dangerous branches that could break because of ice, snow or wind, and could damage your house, a car, or injure someone walking near your property.

Make sure fireplaces, wood stoves, and electric heaters are working properly.

Close the flue in your fireplace when it's not in use.

Ask a neighbor to check the house regularly if you are leaving on a trip.

Have the water system drained by a professional if you plan to be away for an extended period of time. This will keep the pipes from freezing or bursting.

Worst Case Scenario

Sometimes even the best preparation and maintenance can't protect your home from severe weather damage. If your house happens to acquire some extensive damage due to the cold weather, here are some ways to keep the costs of repairs down to a minimum.

Take measures to thaw frozen pipes immediately or call a plumber for assistance. Don't wait for the pipes to burst.



If a pipe bursts, turn off the water and then mop up the spills. You don't want the water to do more damage than it already has.

Call your agent or insurance company as soon as you can. An insurance adjuster doesn't need to see the spill before you take action. However, all damaged items should be saved so they can be shown to the adjuster. Take digital photos if possible and make a list of damaged articles.

Make temporary repairs and take other steps to protect your property from further damage. Remove any carpet or furniture that can be additionally damaged from seepage.

Make a list of damaged articles.

Save receipts for what you spend, including additional living expenses if you must leave your home until repairs are completed. Submit them to your insurance company for reimbursement.