

Prepare your home for winter now

Old Man Winter will soon be unleashing his full fury. Is your home ready for the onslaught of snow, ice and cold winds? If not, the time to prepare is now, before the first storm strikes and your home suffers significant damage from the freezing temps and winter conditions.

Typical homeowners insurance policies protect against winter-related disasters such as burst pipes, ice dams, wind and damage caused by the weight of ice or snow. But you can save yourself a huge headache and probably higher insurance premiums by acting now to head off these winter-caused damages.

Ice damming and bursting pipes are two costly hazards facing homeowners during the winter season. An ice dam is caused by the ice buildup at the lower edge of a sloped roof near the gutter. It starts when the interior heat of your home escapes through the attic and melts the snow or ice on the roof. The water runs down and refreezes at the roof's edge. Over time, ice builds up and blocks water from properly draining off the roof. With no place to drain, the water seeps under the roof shingles and into your attic and the inside walls of your house, causing severe damage.

To avert ice damming you should keep your attic no more than 10 degrees warmer than the outside temperature and well ventilated. The cooler the attic, the less likely that ice and snow will melt and refreeze on the roof. Also, keep your attic floor well insulated so the heat stays in the house instead of escaping through the roof. Insulation with a rating of R-30 is considered the minimum for an attic.

Bursting pipes also cause significant damage to homes. Frozen water increases pressure in pipes, causing the pipe to burst. Pipes located in attics, outside walls and crawl spaces are most susceptible to freezing in cold weather. To prevent bursting pipes take these preventive steps:

1. Wrap exposed pipes with insulation. The more the better.
2. Caulk cracks and holes in outside walls and in the foundation near water pipes.
3. Open cabinet doors during very cold periods to allow warm air to circulate around the pipes.
4. Leave faucets on at a slow trickle; use this step especially when the plumbing runs through unheated or exposed areas.

There are other things you can do to protect your family and home from injury or loss this winter. For instance:

1. Be sure you have plenty of rock salt, sand, and snow shovels so you can remove snow and ice immediately and completely from the sidewalks on your property after a winter storm. Doing so will minimize your exposure to liability lawsuits filed by people who are hurt when they slip and fall on your property.

2. Have your heating system inspected by a certified technician to ensure that it is working properly. Doing so could prevent more costly repairs and a couple cold nights.
3. Check your smoke detectors to ensure they are working properly. Also, buy a carbon monoxide detector if you don't already have one.
4. Check and clean the gutters. Clogged gutters can contribute to ice damming and cause basement flooding when snow melts.
5. Replace missing or worn roof shingles.
6. Have your house's chimney checked and cleaned, if necessary, to minimize fire hazard.
7. Trim trees and branches away from your home. Ice, snow and wind can cause dead trees and branches to fall on your home.
8. Drain and shut off outside water spigots.
9. Keep the temperature inside your home no lower than 65 degrees. This step will help prevent freezing pipes.
10. Repair broken stairs and banisters located outside. People need these more than ever when the sidewalks are slippery.
11. Turn off portable or space heaters before going to bed or leaving your home.
12. Never use heaters that burn kerosene or similar fuels in the home. They could ignite a fire and cause a build-up of carbon monoxide gases.
13. Store combustible materials away from furnaces, fireplaces and portable heaters.

Contact your local Trusted Choice[®] insurance agency today to make sure that your home is fully protected against everything that Old Man Winter will dish out this coming winter. They will review your homeowner insurance policy with you and will recommend any necessary additions to your insurance coverage.

****Saylor Insurance Service, Inc.** is a local Independent and Trusted Choice[®] agency that represents multiple insurance companies, so it offers you a variety of personal and business coverage choices and can customize an insurance plan to meet your specialized needs. You can visit **Saylor Insurance** at 21 Main Street, Sabetha, Kansas, inside the Morrill & Janes Bank Building, online at www.saylorinsurance.com, or call us at **785-284-3435** or toll free at **888-736-2265**.