

# Winter Storm

Homeowners



The forecast is heavy snow, bone chilling cold and icy roads. Are you ready?

We want to help you rest easy. That's why we're providing simple information like this to help you understand your coverage and prevent losses. For more tips go to [www.safeco.com](http://www.safeco.com).

## Norman Rockwell wouldn't much like our view of winter.

We admit it: As insurance pros, our picture of winter isn't exactly cozy. To us, winter storms mean traffic snarls, hillsides turning to sheets of ice and cars sliding around like hockey pucks.

That chill in the air and those pretty snow-covered roofs? Also trouble. First, there's freezing pipes. Next, if that snow pack melts and refreezes in your gutter, it can cause an ice dam that reroutes water under your shingles and into your walls.

And, finally, we worry about the fires that aren't in the fireplace - the ones that start near the overloaded electrical outlet and set the drapes ablaze.

## Know what your insurance covers.

Your insurance policy covers repair or rebuilding costs. However, your deductible does apply. Check your policy to see what's covered and the deductible you've chosen. Contact your Independent Agent to review your options.

## When winter storms hit, be smart.

If you don't have to drive, stay put. If you must drive, make sure you've winterized your car and have a full tank of gas.

When the air's cold, keep bath and kitchen cabinet doors open so warm air can circulate around pipes. If pipes do freeze, let them thaw normally - they'll be less likely to burst.

And if the power's out, make sure you don't leave candles or fires burning unattended. If you use a portable generator, follow the instructions and don't use it indoors.

## A picture-perfect winter requires a few precautions.

You can reduce the chance that these hassles or hazards interrupt your happy holidays. Here are a few of our top tips:

- Winter-proof your car, with good snow tires or chains, new wiper blades, antifreeze and emergency road supplies.
- Keep your attic cool to help prevent ice dams. Insulate the attic floor and make sure it's well-ventilated.
- Don't overload circuits with all those holiday decorations.

## Storm damage? Call 1-800-332-3226

If you have damage, report it to Safeco® as soon as possible. Claims professionals are ready to help you 24 hours a day, seven days a week.



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