

## Preparing Homeowners for a Claim-Free Winter

A HOME IS A MAJOR INVESTMENT and every precaution should be taken to protect it. As cold weather approaches, now is a good time for agents to partner with their insureds and help reduce the risk of loss. According to the Insurance Information Institute, losses from winter storms exceed \$1 billion per year nationwide. In 2007, water damage and freezing losses represented over 22% of all homeowners insurance claims, with the average claim being over \$5,000.

Proper winterization involves much more than replacing screens with storm doors and windows. For example, gutters and downspouts can collect leaves and debris. If not removed, water can back up, putting unnecessary weight on the gutters and causing them to bend or dislodge. Covering gutters with screens will help keep them clean, but they should still be checked annually for holes or blockages.

Another common winter problem is ice damming. Warmer roof temperatures melt snow which subsequently refreezes in the roof overhang. This produces a "dam" which can back up under the shingles and leak into the house. Insulating and reducing the temperature in the attic can help combat ice damming. The weight of snow buildup can also cause roof damage and may cause the entire roof to collapse.

Check your property for any trees or limbs that are too close to the house or power lines. Limbs laden with ice or snow become extremely heavy. Trim-



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ming them back a safe distance could prevent a power outage or damage to a dwelling or other property. It is recommended that any gutter or tree work be done by a professional to avoid damage or injury. Insulate exterior plumbing and faucets, or turn them off and drain to prevent freezing and potential water damage claims. Pipes in unheated garages, attics and crawl spaces should also be insulated.

Fires during the winter season are a major cause of homeowners insurance claims. Chimneys should be inspected annually, and cleaned regularly. Fireplace and woodstove ash must be kept in a covered, fireproof container until completely cooled. Keep fireplace screens in place to reduce the chance of sparks igniting rugs, wood floors and furniture. Lit candles should never be left unattended. Avoid the use

of space heaters whenever possible. However, if one is necessary, then it is advisable to use an electric space heater with an automatic tip over shutoff. Never use space heaters near flammable items. In the kitchen, stovetops, hoods, fans and filters should be cleaned regularly of cooking grease to help prevent a fire.

In addition to property claims, ice and snow can lead to trip and fall and other liability hazards. Keeping a bag of ice melt handy and clearing all sidewalks and driveways promptly will reduce the risk of injuries to your guests or loved ones.

Some homeowners may not have any idea these hazards exist. They say an ounce of prevention is worth a pound of cure. Helping your clients protect their most valuable asset is the mark of a true insurance professional.

*This MSO article first appeared as an Advertorial in the Insurance Advocate.*

