



Prepare Your Clients for Stormy Weather

Dec. 5, 2013 - While the winter season officially starts December 21, harsh weather hits when it's ready. Depending on where you live, winter brings strong winds, freezing chills, heavy snow and drenching rainstorms – and sometimes all four. It's no wonder that winter weather is a leading cause of homeowner losses.

That's why it's never too early to help your clients prepare their homes for stormy weather. A few precautions today could reduce the likelihood of expensive and disruptive damage tomorrow. Our Risk Services experts offer the following steps homeowners can take to reduce their risks.

AVOID FLOODING

Home flooding can happen for a variety of reasons in the winter. Heavy rainfall or snow melt could cause outside water levels to rise and flow into the home. But we also see an increase in flood claims at the beginning of a year because of frozen pipes that have burst open.

To prevent water damage from busted pipes:

- Keep the home thermostat set to at least 55 degrees
- Wrap outside pipes with the proper pipe insulation
- Allow warmth to reach pipes under sinks and inside cabinetry
- Consider installing an automatic leak detection and shutoff system. (Fireman's Fund can recommend [preferred vendors](#) and offers premium credits in most states when a system is installed.)
- Have someone check on the home if you go away for an extended period

To prepare for water intrusion:

- Elevate the furnace, water heater and electric panel
- Install check valves in sewer traps to prevent flood water from backing up into the house drains
- Have materials on hand to quickly construct barriers (e.g. sandbags, beams)
- Seal basement or crawlspace walls with water-proofing compounds

PREVENT HOME FIRES

Winter is also prime time for home fires as folks heat their home and cook more. In fact, winter home fires peak between 5 p.m. and 8 p.m., according to the U.S. Fire Administration. To minimize the chances of a residential fire:

- Inspect and clean furnaces, boilers and chimneys

- Remove stored items and clutter from the furnace room
- Keep collectibles and other belongings away from heat sources

The U.S. Fire Administration offers [further tips](#) to prevent winter home fires.

WINTERIZATION CHECKLIST

Here are a few more tips you can recommend to your clients to help them stay safe this winter:

- Install backup generators for critical systems in the home
- Take inventory of personal contents
- Inspect and clean roof gutters
- Replace insulation if necessary
- Have mature trees inspected and maintained
- Keep salt/sand handy for icy sidewalks and driveways
- Sign up for the [Fireman's Fund Disaster Texting Service](#)

These basic recommendations are just a starting point. For more information about how to reduce risks for specific clients with unique needs, contact us at 866.386.3932 or supportcentral@ffic.com.

This article provides general information and recommendations that may apply to many different situations. Any recommendations described in this article are not intended to be specific to your unique situation. Consult with your specialists to determine how and whether the information in this article might guide you in developing specific plans or procedures. This article does not substitute for legal advice, which should come from your own counsel.

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