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Avoid the Damage of Winter

Many disasters caused by winter weather conditions can be prevented by taking a few simple steps. It's important to be prepared when the colder weather arrives. It's hard to predict the weather in the future. However, long periods of low temperatures frequently experienced throughout history have proven that it's important to be prepared.

Regular homeowners policies provide coverage for ice dams, burst pipes, loss from fires and wind damage from snow or ice. When snow melts, it can cause serious damage to a home. One of the most common causes of catastrophic loss is winter storms. Although wind and hail are the most common causes of insurance claims, freezing and water damage follow close behind. It's important for homeowners to carefully review their insurance policies before winter arrives to understand what is covered. It's crucial to have ample coverage for rebuilding a home and replacing all the belongings in it. It's also helpful to consider purchasing sewer backup insurance.

There are several ways to prepare a home for winter and the damage it usually brings. Consider the following tips:

1. Clean out all gutters - It's important to remove all sticks, leaves and debris. This helps the melting ice and snow flow smoothly. It also prevents ice collecting and forming a dam, which can result in water seeping into the house's ceilings and walls.
2. Keep trees and branches trimmed - When branches hang over houses during the winter, they're likely to accumulate snow and ice, which may make them break. Branches falling on homes can cause significant amounts of damage. They may also hurt people who enter the property.
3. Use gutter guards - These guards are useful for preventing interference of water flow from debris.

4. Seal cracks and holes - Caulk all holes and cracks to ensure that melted snow and wind can't enter the home.

5. Keep steps and handrails safe - It's important to ensure that steps and banisters are sturdy. If they accumulate snow or ice, they can contribute to serious injuries.

6. Use insulation liberally - Homeowners should add extra insulation to basements, attics and crawl spaces. When heat escapes through the roof, it contributes to ice and snow melting faster. As the moisture melts, re-freezes and accumulates, it can cause a roof to collapse.

7. Maintain a warm temperature - It's best to keep the thermostat at 65 degrees to prevent pipes from freezing. The temperature in the walls is always colder than the temperature in the house.

8. Call the professionals - The heating system should be checked and serviced every year to prevent fires. It's also important to ensure that smoke alarms are working. Carbon monoxide detectors are another valuable safety feature that should be placed in every home. In addition to this, homeowners should have a contractor evaluate the home for structural damage. It's best to identify and repair minor problems before they become a disaster.

9. Be familiar with shutting off the water - Homeowners should know how to do this, and they should know where their pipes are located. When pipes freeze, it's imperative to act quickly. When going away for an extended time, it's best to have someone look after the home or have a service professional drain the system.

10. Add an emergency pressure release valve - By adding this to a current system, homeowners will have a system that is protected against increasing pressure from frozen pipes.