

IRMI Tip of the Month

Prepare Your Home for Old Man Winter



Bonds ■ Benefits ■ Insurance ■ Risk Management

AN EMPLOYEE-OWNED COMPANY

With winter fast approaching, now is the time to properly safeguard your home from the harsh elements of this season. These steps can lessen your chances of a loss to your home due to inclement weather.

If you have a wood-burning fireplace, contact a chimney sweep to have it cleaned and inspected before winter. Burning wood releases volatile gases, which condense and cool on the inside of the chimney, forming smelly and flammable materials. Cleaning up this buildup annually decreases the likelihood of a chimney fire.

Verify that your furnace is in proper working order by contacting a heating specialist for an inspection. Heating device malfunctions, including supplemental heating devices such as space heaters, are the second leading cause of fire deaths in this country. The heating ducts may also need to be cleaned. Most experts recommend vacuuming these ducts every 5 years. In addition, oil furnaces should be periodically inspected since poorly maintained ones can cause severe smoke damage.

Check your plumbing system closely since burst water pipes can spew hundreds of gallons of water into your home. Heat tape should be used on any pipes that are exposed to extremely cold weather. You should learn how to shut your water off and know where your pipes are located. The quicker you can turn off the water supply, the more likely you can minimize damage from burst pipes. If you have a summer home exposed to cold

weather in your absence, be sure to have the water system properly drained to keep pipes from freezing or bursting.

Replace any cracked or missing roof shingles and verify that flashing around the vent pipes or chimney is watertight. For those persons with steep roofs or physical limitations, a reputable roofing contractor should be contacted. The cost of these repairs would certainly be less than the deductible under your homeowners policy should a loss occur.

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