

Cold Weather Loss Prevention Tips



At Martha's Vineyard Insurance, we know today's preparedness can help prevent tomorrow's losses.

That's why Martha's Vineyard Insurance's Private Client Group members and our Claims Team are dedicated to helping our Private Client Group insureds identify and resolve problem areas **before** they become real issues.

During the winter months, freezing temperatures, snow, ice and wind can cause major damage to your home and property. Here, we've collected some useful loss control tips to assist you in preparing your property for the winter weather.

- 1) **Service your furnace and flues:** Have your furnace serviced by a licensed HVAC contractor and your chimneys and flues inspected by a certified chimney sweep annually to help prevent soot or smoke damage. These inspections will also help to prevent heat failure during the cold winter months.
- 2) **Insulate your pipes:** Pipes located in your home's outer walls, crawl spaces, basement and attic are more vulnerable to freezing in the winter months, due to their exposure to colder air. Make sure these pipes are wrapped with traditional insulation, and seal any air leaks near pipes with caulk or insulation to keep the cold air out.
- 3) **Drain your outside water systems early:** Before the first cold snap, drain and shut off any pipes flowing to the outside faucets.
- 4) **Keep your house warm:** Keep your home heated to at least 58 degrees Fahrenheit at all times. Adding a temperature monitor to your home's alarm system will notify your alarm company if the temperature in your home drops below a pre-set level. This is a low-cost solution to preventing a serious freeze-up should your heating system fail when you are away. Check weather stripping around doors and windows. As rubber and foam ages, it becomes brittle and loses its ability to seal properly. Remove and replace old weather stripping. A few small air leaks can add up to a lot of heat loss.
- 5) **Clear gutters and drains:** Make sure your gutters are free and clear of debris before the winter season. When the snow on your roof melts and runs down to your gutters, it can refreeze and form an ice dam. If the ice builds up and blocks water from draining off the roof, it can force the water to seep beneath your roofing shingles and into your attic or down the inner walls of your home. These small amounts of water seeping in can cause major damage from mold, wood rot and pest infiltration, and excess moisture contributes to poor indoor air quality in homes.
- 6) **Detect and prevent water leaks:** Consider having an automatic leak detection system installed. These systems will limit the damage that occurs to your home if a pipe bursts or any other leak from your plumbing system occurs. Again, water from leaks not only can cause major damage to the structure and foundation of your home, but can contribute to poor air quality.
- 7) **Take care when away:** If your home will be unattended during the cold periods, it is prudent to take extra care to make sure your house is kept warm. Leave open the doors of cabinets that house pipes, and leave faucets at a low trickle, as flowing water is less likely to freeze. Ensure that someone is stopping by to check on your home periodically.

If you have any questions or concerns, don't hesitate to contact your Private Client Group team member.

In the event that you do suffer a loss, contact our Claims Team to report your claim and for any help or advice. Our claims professionals are available at:

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