

HOMEOWNERS' WINTER CHECKLIST



These simple steps will go a long way toward protecting you, your family and your home during the winter season. Play it safe, review your checklist today!

Use reasonable care to maintain your home.

- Let's face it, "cold snaps" in the Northeast can be brutal.** Temperatures during such cold spells can be well below zero. Whether you are traveling over an extended weekend or taking a week long vacation, have someone routinely check on your home. Failure to use reasonable care may preclude coverage at the time of loss.
- Have a service agreement in place with the local heating contractor for automatic delivery of fuel.** Be sure that your maintenance service contract provides 24 hour emergency service in the event of equipment failure.
- Consider installing a monitoring system in your home.** Unable to schedule someone for direct over site of your property while you are away? Have a professional keep an eye on your home for you by installing a monitoring device.

One of the most common occurrences that can arise during the winter season is the build-up of ice and snow on the rooftop. This phenomenon allows water to enter the interior of your home from under your roof shingles. This is often referred to as "ice damming". Fortunately, there are steps that can be taken to reduce the chance of this happening to you:

- Make sure your attic is well insulated and ventilated.**
This measure will help keep heat from escaping through your ceilings and warming up your attic and roof. A cool roof and attic area help prevent the snow from melting which reduces the chances of water backing up under your shingles.
- Make sure your rain gutters are clear of ice (and leaves and other debris as well).**
Ice that builds up in your gutters can dam water running off the roof. This can force the water to back up under your shingles and leak into your house.

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- **Keep snow from accumulating at the eaves of your roof.**
Clearing the snow reduces the chance of “ice damming”. If you have a low roof, this can be accomplished by using a long-handled snow rake. If you hire someone to perform this task, it is best to hire someone who has liability and workers’ compensation insurance. In the event that they do damage to your roof or are injured by falling, the chances of them looking to you to pay for damages will be greatly reduced.

- **If you have experienced leaking problems in past winters,** you should have a licensed and insured roofing contractor inspect vulnerable areas (eaves, valleys, vent pipes, chimneys, sky lights, etc.) and have any defects corrected.

***** ADDITIONAL CONSIDERATIONS *****

- **Have your chimney inspected & cleaned by a certified and insured “chimney sweep”.**
All chimneys deteriorate through heavy use, neglect and age. Some of the many problems include cracked or missing bricks, blocked flue, missing mortar, deteriorated crown, corroded flashing and creosote build-up. Creosote forms when unburned waste product from wood stick to the sides of the fireplace and chimney. The worst danger is that creosote can ignite inside your chimney. Burning green wood adds to creosote build-up. A quickly spreading chimney fire can easily cause damage to your entire house.

- **Make sure your outside steps, stairs and walkways are clear of ice and snow.**
Trips, slips and falls which eventually lead to lawsuits are very common in the Northeast and oftentimes can be avoided with a little extra care. Make it a practice to see that snow and ice are removed from walking surfaces in a timely fashion to reduce your chances of being sued.

- **Be sure your smoke detectors are in proper working order.**
Change the batteries and test each smoke detector unit. If for some reason you disconnected a smoke detector unit, hook it back up. This precaution saves lives. Smoke detectors are an inexpensive way to protect you and your family.

- **Be sure that there are an adequate number of fire extinguishers in your home.**
There should be at least one in your kitchen, one near each heating unit (wood-burning stove, fireplace, etc.) and one on each floor of your home. Read the label of the extinguisher to make sure it is the proper type for the kind of fire that may occur (i.e. wood, gas, grease, etc.).

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