

CONSERVE

block air leaks

Increase your comfort and decrease your utility bills by sealing air leaks – look around doors, windows, electrical outlets, and cable wires.

reverse your ceiling fans

Ceiling fans are not just for summer months – by reversing your fans at low speed during winter months you force warm air down off the ceiling & save energy.



PREPARE

record a home inventory

Use a video or still camera every year or two to record a comprehensive inventory of your home and store it off-site – this will greatly ease the process should you ever need to file an insurance claim.

initiate a home insurance check-up

It's a good idea to meet with your homeowners insurance agent annually to make sure you have adequate coverage for your home and its contents, should you suffer a loss.

prepare an emergency kit

Collect candles, matches, & batteries Store bottled water & non-perishable foods List key phone numbers (relatives, utilities, medical contacts, insurance agent) Draft an evacuation & rendezvous plan



PREVENT

clean your gutters

Clogged gutters and downspouts are a major factor in the formation of ice dams & other water damage.

check your trees

Weak or diseased trees within reach of your house are disasters waiting to happen - prune or remove as needed.

maintain your furnace

An annual inspection each fall by a qualified professional can prevent costly repairs and discomfort during the cold months of the year.

inspect your fireplace

A clean and well-functioning fireplace and chimney can prevent house fires - schedule a cleaning and Level 1 inspection every spring.

protect your pipes

Insulate exposed pipes at risk of freezing, or wrap them in heating tape. Don't forget to unhook your garden hose from the spigot and drain the line.

check your detectors

Twice each year (when you reset your clocks), replace the batteries in all of your smoke and carbon monoxide detectors. Make sure you have a fully charged fire extinguisher in the house also.

a home-WINTERIZING CHECKLIST

Ohio Mutual Insurance Group



Your Guide TO HOME WINTERIZATION

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FREEZING PIPES

Frozen water in pipes can cause water pressure buildup between the ice blockage and the closed faucet at the end of a pipe, which leads to pipes bursting at their weakest point. Pipes in attics, crawl spaces and outside walls are particularly vulnerable to freezing in extremely cold weather, where holes in your house's outside wall for gas, cable, or telephone lines allow cold air to reach them.

To keep water in pipes from freezing, take the following steps:

Fit exposed pipes with insulation sleeves or wrapping to slow the heat transfer. The more insulation the better.

Seal cracks and holes in outside walls and foundations near water pipes with caulking.

Keep cabinet doors open during cold spells to allow warm air to circulate near pipes (particularly in the kitchen and bathroom).

Keep a slow tickle of water flowing through faucets connected to pipes that run through an unheated or unprotected space. Or drain the water system, especially if your house will be unattended during cold periods.



ICE DAMS

An ice dam is an accumulation of ice at the lower edge of a sloped roof, usually at the gutter. When interior heat melts the snow on the roof, the water will run down and refreeze at the roof's edge, where temperatures are much cooler. Eventually, the ice builds up and blocks water from draining off of the roof. This, in turn, forces water under the roof covering and into your attic or down the inside walls of your house.

two costly PROBLEMS TO AVOID

Once an ice dam forms, the potential damage can be serious. Take these steps now to avoid trouble later:

Keep the attic well ventilated. The colder the attic, the less melting and refreezing on the roof.

Keep the attic floor well-insulated to minimize the amount of heat rising through the attic from within the house.

Try to eliminate recessed lighting fixtures near the roof – heat from these lights can melt snow which may contribute to ice dam buildup.

These steps decrease the likelihood that ice dams will form, or at least, may reduce their size. If light snow cover remains on your roof, rather than quickly melting, it's often a sign that your attic is adequately-ventilated and insulated.

As an extra precaution against roof leaks, if you re-roof, install a water-repellent membrane under your roof covering. Talk to your local building official about minimum code requirements for ice dam protection.



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This information adapted from material developed by the Institute for Business & Home Safety. Additional information is available at www.DisasterSafety.org.