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Tips to Protect Your Home from Severe Weather

When people think of winterizing their homes, most often their heating bills spring to mind -- along with insulation and weather stripping. But the winter months bring not only high energy bills but also an increased chance of certain kinds of damage to your home and its contents. A few precautions can help protect you from serious losses and disruptions this season.

Indoor Floods

While home fires make headlines, water damage is more common and often just as severe. The most frequent cause is faulty or broken pipes. In fact, Fireman's Fund Risk Management Advisors see a surge in water damage during the first three months of the year, when pipes are most likely to freeze and burst.

If you leave your home to spend time in warmer climates or even just a weekend on the ski slopes, always leave the heat on in your home set to at least 55 degrees. Don't let high fuel prices tempt you into going lower. The pipes that come in through your foundation or run through external walls can reach temperatures much lower than the setting on your thermostat.

A foolproof way to protect your home from broken or leaking pipes at any time of year is to install an automatic water shutoff system. Attached to your home's main incoming water line, the device senses increased water flow caused by a burst pipe and automatically shuts the system off. Fireman's Fund recommends the Leak Defense System from [Sentinel Hydrosolutions](#). A five percent premium discount is available to policyholders who use this system, so let your agent know if you install one.

Chimney and Furnace Fires

While fire presents a year-round risk, certain causes of fire occur more frequently during the winter. Chimneys, boilers, and furnaces are particular risks. According to the Consumer Product Safety Commission, approximately 25,000 residential fires begin in a fireplace or chimney every year.

Why so many? Over time, a layer of unburned carbon-based residues (sometimes referred to as fireplace creosote) builds up along the inside walls of your chimney and can eventually catch fire. The solution is to have a trusted, professional chimneysweep clean and inspect your chimney annually.

An annual inspection is just as important for those with furnaces and boilers. And, remember, your furnace room should never be used for general storage. Wood scraps, old

books, paint, solvents, and other flammable liquids are significant fire hazards and should be removed and stored elsewhere.

Ice Dams and Old Trees

Snow and ice storms can create a number of potential threats to your home. One of these is ice damming, which occurs in the days after a snowstorm.

Icicles hanging from your eaves, while they may be beautiful, usually indicate that a dangerous ice dam has formed. An ice dam is a build-up of ice that can form at the edge of your roof when snow melts but is blocked from draining. When more snow melts and is trapped behind this ice, the resulting water backup can soak through your roof and cause damage to ceilings, walls, and more. The most common causes of ice dams are clogged gutters and insufficient insulation, both of which are easy to remedy.

Mature trees on your property represent another potential hazard during storms. Strong winds or ice storms that cover old branches with a heavy coat of ice can lead to failure and collapse, a clear threat to your home or other nearby structures. Take a look at your property's mature trees and prune or cut down unstable specimens if you have not already done so. [Contact Us](#) if you need help!

We hope you had a wonderful Christmas and a very Happy New Year! And have a warm and safe winter!