

PERSONAL INSURANCE

Guarantee GOLD[®] LOSS CONTROL TIPS — Winter

Potential Causes of Insurance Claims and Loss Prevention Tips

During the winter months we can expect freezing rain, ice and snow.

Slip and fall injuries, frozen pipes, ice damming, and roof collapse due to inclement weather are a few of the claims that can occur.

Here are some tips on protecting your family and property during the winter months that may help you avoid a potentially unnecessary headache:

- ⦿ Keep your furnace vent clear of ice and snow.
- ⦿ Make sure the insulation and ventilation in the attic are adequate. Any sign of ice buildup on your roof during the winter months indicates a problem that could result in water damage.
- ⦿ Keep your steps, sidewalks and driveways clear of ice and snow. This will reduce the possibility of a slip and fall injury from occurring.
- ⦿ Hire a professional to remove any excessive snow from your roof after a heavy snowfall or accumulation that has built up over time.
- ⦿ Keep exterior stairwell drains clear. This will prevent water from pooling and seeping into your basement area.
- ⦿ If you are away from your home for an extended period of time, you should take reasonable steps to maintain the temperature in your home in order to avoid frozen and burst pipes. You should also consider shutting off the main water valve and draining the pipes and appliances.
- ⦿ Again, if you are going away, consider having a family member or neighbour check on your property on a regular basis.

Even if we all do our best to prevent damage in our home, there is still a chance that it may occur. Here are some general guidelines on what to do if this happens:

- ⦿ Make sure you, and your family, are safe.
- ⦿ Call your broker or The Guarantee to report the damage.

Taking all of this into account, it is important to remember that prevention is not only an insurance concern; it will also help maintain the value of your home.



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