

Insurance Risk Management Consulting

Keeping it Cozy

9 Tips to Protect Your Home from Winter Weather

With winter just around the corner, the likelihood of stormy weather, freezing temperatures and increased electricity bills is on the rise. But taking steps to prepare your home for cold weather now can help keep your stress — and your bills — down this season.

There are a number of preventative steps you can take, from tuning up old appliances to sealing air leaks that will improve your home's weather preparedness and energy efficiency. Below are helpful tips for reducing heating cost this winter.



- 1. Keep Pipes Warm: Frozen pipes are one of the most common problems caused by winter weather. To keep pipes running, let your faucets drip when temperatures start to drop near or below freezing. You can also add extra insulation around them and keep cabinet doors open to increase warm air circulation. If a pipe does freeze, wrap it in towels soaked in warm water or use a heating pad, hot water bottle or hair dryer to slowly warm the pipe. Be sure to check for cracks or leaks in the pipe before the water begins flowing again to avoid potential water damage.
- 2. Seal Door and Window Gaps: Warm air can escape from even small cracks or gaps. If you feel a draft coming in, you'll want to seal the air leaks before the weather turns cold. Adding weather stripping to doors and caulking around windows can help keep warm air in and keep high energy costs at bay.
- 3. Add More Insulation: Insulation is a great way to keep your energy bills down, not only during the winter but yearround. Adding extra installation to the attic, especially in an older home, walls and any floors near the garage or basement cuts down on the energy needed to keep your home warm in cold weather and cool during heat waves.
- 4. Trim Tree Branches: Low hanging, dead or weak tree branches can cause serious damage during a storm. Trim any overhanging branches near your home, garage, patio, power lines and edges of your property to prepare for the winter.
- **5.** Clean Gutters: When gutters become clogged with leaves, small branches and other debris they can't drain properly,

- which can cause water to pool on your roof. In winter months, this can lead to ice dams, roof damage, mold, mildew and even flooding.
- 6. Check Smoke & Carbon Monoxide Detectors: Fireplaces and common household appliances such as dryers and furnaces, can produce carbon monoxide. Test your smoke detectors regularly and install carbon monoxide detectors that will alert you if there are unsafe gas levels in your home.
- 7. Prepare a DIY Emergency Kit: Pack any essentials you and your family would need if you were to lose power or be snowed in. This can include things like a first aid kit, flashlight, batteries, hand crank radio, car chargers, hand warmers, hand sanitizer, medications, bottled water and non-perishable food.
- 8. Invest in Upgraded Appliances & Smart Technology: Energy-efficient appliances such as hot water heaters and furnaces, can help keep your costs down in cold weather. Smart thermostats also help improve your home's energy efficiency by automatically regulating the temperature around the clock.
- 9. Stay Powered Up with a Generator: In the case of a power outage, a backup home generator can keep your lights on and essential appliances running. There are several options available ranging from short-term portable generators to permanent standby generators that are installed outdoors. Depending on your needs and budget, select the right size generator for your home.

We are here to make sure you stay safe — and stress-free — this winter.

Learn more about how you can protect your home with Gallagher at

https://www.aig.com/us/insurance/personal-lines/.

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