



# Loss Control Safety Techniques



## Winterization

“Winterization” (or “Winterizing”) is a term referring to the necessary precautions taken by a homeowner to make a home, cabin and/or cottage ready for the approaching winter season. As the outside temperature begins to fall, homeowners need to consider the following items to winterize a living quarters should it be vacant for any length of time. Late October or early November is an ideal time for homeowners to winterize their investments.

### Winterization Checklist

- Turn off the water supply to the home at the customer shut-off valve
- Drain both the cold and hot water lines
- Drain the p-traps under sinks, tubs and showers
- Set the thermostat inside of the home to 55 degrees F (or as necessary for your area)
- Cover and insulate areas of penetration such as around doors, windows, attic space, basements, crawl spaces and built-ups
- Insulate exposed water lines with appropriate insulation
- Cabins or cottages should be locked up, water, electricity, and phone lines turned off and various features protected from a heavy snowfall

### Other Seasonal Factors to Consider (Inhabited or Vacant)

#### Furnace Inspection

- Contact an HVAC professional to inspect and clean the ductwork
- Change furnace filters
- If you have a hot-water radiator, bleed the valves by opening slightly, then close them when water appears
- Consider upgrading the thermostat to a programmable unit

#### Outside Plumbing Preparation

- Drain all garden hoses
- Have your outdoor sprinkler system blown out and winterized by a sprinkler contractor

#### Outdoor Landscaping Preparation

- Trim tree branches that are hanging too close to the house or electrical wires
- Consult a gardener to determine if and when trees should be pruned to prevent winter injury
- Move sensitive potted plants indoors to a sheltered area

#### Service Weather-Specific Outdoor Equipment/Implements

- Drain gasoline from the lawnmower
- Service/Tune up the snow blower
- Replace worn snow rakes and snow shovels
- Clean, dry and store summer gardening equipment
- Lay in a supply of ice melt/sand and sharpen any ice choppers

More information on back...

The information and suggestions contained in this material have been developed from sources believed to be reliable. However, Frankenmuth Insurance accepts no legal responsibility for correctness or completeness of this material, or its application to specific factual situations.



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## Winterization (continued)

### Check the Foundation

- Rake away debris and edible vegetation from the foundation
- Secure crawlspace entrances
- Inspect sill plates for dry rot or pest infestation and repair any noted damage
- Seal up any entry points to keep small animals from crawling under the home
- Tuck-point or seal any cracks in the foundation

### Inspect the Roof, Gutters and Downspouts

- Consider adding extra insulation in the attic to prevent warm air from escaping through the roof and causing ice dams
- Check flashing to ensure water cannot enter the home
- Replace any worn roof shingles or tiles
- Clean out gutters and use a hose to spray water down the downspouts to clear away any accumulated debris
- Consider installing leaf guards on the gutters or downspout extensions to direct water away from the home

### Check Fire/CO2 Detection and Fire Fighting Equipment

- Change smoke detector batteries
- If not already in place, install carbon monoxide detectors near your furnace and hot water heater. If there are two living levels in the home, install the detectors near furnace vents so that you will be able to hear the alarms sound-off in the event of a carbon monoxide leak
- Test the smoke and carbon monoxide detectors on a regular basis to ensure they are operational
- If not already in place, purchase an ABC-type fire extinguisher or replace an existing one that is more than 10 years old
- Consult local fire officials for the recommended number of smoke detectors required in the home

### Fireplace Preparation

- Contact a chimney-sweep contractor to remove built-up soot and creosote if the chimney has not been cleaned in recent years
- Inspect the fireplace damper for proper opening and closing
- Check the mortar between the bricks and tuck-point as necessary
- Store firewood in a dry place away from the exterior of the home
- Cap or screen the top of the chimney to keep out rodents and birds

### Develop an Emergency Kit

- Purchase some flashlights and spare batteries/bulbs to use during a power outage
- Develop an emergency phone number contact list to include the utility companies
- Store extra bottled water and non-perishable food supplies, blankets and a first aid kit (include pet food for those "other" members of the family)
- Prepare an evacuation plan in the event of an emergency

Preparing your home, cabin and/or cottage to withstand the winter weather is important. Be safe. Take note of the topics and recommendations discussed in this bulletin. We encourage you to put them into practice – doing so helps ensure your safety. It is the philosophy of Frankenmuth Insurance and your Independent Insurance Agent to provide services that give policyholders peace of mind.

At Frankenmuth Insurance, we truly are *with you all the way.*

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