Winter weather tips to protect you before, during, and after storms.



Don’t let cold temperatures, blustery winds, snow, or ice catch you and your home unprepared. Small preventive measures you take today can help keep you safe and save you big repair bills down the road.

Looking for winter weather tips to bundle up your home for safety this season? Follow these tips before inclement weather comes, when it’s in the forecast, and after storms clear.

Before winter weather...

Check your heating system. As you get ready to turn up the temperature on your thermostat, there are some checks to go through to make sure your heating system is safe for the entire season. Start by clearing any clutter, boxes, or debris away from your furnace and air vents. Follow these steps to ensure your furnace is in good working condition and will run when needed. And if you feel you could use an expert opinion or another set of hands, call a professional to come out.

Tend to branches and outside hazards. Snow and ice can add pounds of weight to the trees around your property. Keep an eye out during the winter months for any low-hanging branches, especially after snowstorms. These could break off and cause damage to your house or your neighbor’s house, and cause injury to others. Safely trim them back when necessary or hire professional help if you don’t feel comfortable.

Ensure your detectors are working. To block out the blustery weather, we keep our homes fairly closed up in the winter season. This lack of ventilation and increase in indoor heating can create drier air in your house that could accelerate fires. On top of that, closed-off homes have a greater likelihood of gas buildup like carbon monoxide. Give your smoke and carbon monoxide detectors

fresh batteries and run tests to see if they are working properly.

Learn if heat is escaping your home. With heavy heating usage, it's a good idea to ensure heat is not escaping your home, thus increasing utility bills. Do a thorough sweep of your home. Check doors or windows for any leaking air or drafts. If you feel cold air coming in, it means your warm air is also going out. Fill these gaps with indoor caulk or add weather stripping. In addition, check pipes and vents for any issues.

Stock up for bad storms. Even if heavy winter storms aren't common in your area, it's important to be prepared for the worst. Just a few inches of snow or a layer of ice can shut down towns that aren't used to inclement weather and can make trips to the store a challenge. For any home, it's a good practice to have a stash of nonperishable foods like canned goods and bottled water. Batteries, candles, flashlights, and blankets are also good in case of a power outage. It's also important to have extra fuel on hand for your generator or snowblower. Create an emergency kit for the back seat or trunk of your car in case of any potential problems or unplanned stops on the roads.

During winter weather...

Keep an eye on the forecast. If poor weather will persist for a few days, try to avoid being outdoors or on the roads as much as possible. Tap into your stored supplies and stay safe and warm inside.

Promptly clear snow and ice. Fresh, powdery snow is the easiest to clear. Get out early if it's safe to start clearing your front walk, driveway, sidewalk, and roof to prevent ice dams. You might have to shovel more frequently, but shoveling early can be less strenuous than shoveling packed, icy snow hours later. Use de-icing products to melt ice to help prevent slips and falls. It's also important to clear snow from your home's furnace or exhaust vent.

Check in with loved ones and neighbors. Do you have a family member or neighbor who lives alone or is unable to care for themselves during winter weather? Lend a hand if possible. Offer to clear or de-ice their property. Bring over extra food or a warm meal so they can stay safely inside. If they have to make it to an appointment or other location, offer to drive them if you feel comfortable driving in the conditions.

After winter weather...

Assess property damage. After the inclement weather rolls out, do a walkthrough of the interior and exterior of your property. Have limbs fallen? Have shingles blown off? Is your furnace not functioning at its best? Document these observations and losses and start considering repairs.

Tend to repairs. For some damage, like downed limbs on your home or power line, you may need to contact your insurance agent or utility company. For other damages, you may need to file a claim. Talk to your agent and be sure to keep receipts for repairs.

The cold can come fast and take you by surprise. But implementing these winter weather tips before, during, and after storms can make a difference in your home safety … and your budget. Looking for even more protection this season? Talk to a local, independent agent about our comprehensive home coverage.