



PREPARING YOUR HOME FOR WINTER

Tips for added protection



The best time to prepare for cold weather, snowfall, ice accumulation and storms is before winter sets in. Here are some tips to consider for protecting you home and family:

Freezing temperatures

- Have all furnaces serviced and chimneys inspected and cleaned.
- Check your home's perimeter and seal any air leaks with caulk and weather-stripping. Add additional insulation in the attic—most homes need at least 12-15 inches. Make sure insulation does not come in contact with recessed lighting that is not approved for insulation contact.
- Insulate pipes that go through exterior walls or colder areas such as garage ceilings or unheated attics.
- Turn water off to exterior hose bibs, and detach garden hoses and empty the hose bibs.
- Locate the water main shutoff valve and keep the access path clear in case a frozen pipe leak or other water issue needs to be stopped.
- If you will be away from home, make sure heating is set no lower than 60 degrees so that even cold spots do not become too cold. Open sink cabinet doors to allow heat in, and let faucets drip slightly to prevent frozen pipes.



Consider installing an automatic water shutoff valve to prevent extensive water damages. Water Security Solutions, an AIG Private Client Group partner, can assist with selecting an appropriate device at a discounted price and help you find a local installer. For additional information, visit www.wssus.com. Premium savings may be available when an approved device is installed.



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Snowfall

- In high snowfall areas, make sure no exhaust vents become buried by snow.
- Install adequate attic insulation. This helps keep your roof cold, which prevents ice damming as a result of snow continuously melting on the roof. When replacing a roof, consider an ice shield membrane underlayment.
- Identify a local roofer that clears snow from roofs and removes ice dams to prevent roof collapse or interior water damage. Not all roofers clear roof snow or ice dams.

Winter storms

- Service back-up generators and have adequate fuel supplies on hand. Do not store fuel inside. Even if the generator is portable, it should never run indoors.
- Have emergency supplies on hand, such as flashlights, batteries and inverters to use in the car to charge devices.
- If a prolonged power outage means having to relocate, consider shutting off the water to the house and draining the water lines, and follow the steps listed above for being away from your home.

For more information, please contact your independent insurance advisor or visit www.aig.com/pcg.



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