

# Winter Preparation & Damage Prevention Checklist

By Sara Rosen

Rosen & Company, Inc.

Insurance & Risk Management since 1967

With the leaves still changing amidst a crisp fall breeze, it's easy to dismiss the prospect of being affected by winter weather. But make no mistake: once the seasons change, each of us is as vulnerable as the next. Being a mindful and caring homeowner – and taking steps to prepare for severe winter weather *before* it happens – can help reduce your exposure to weather-related events and minimize possible damage to your home.

As Old Man Winter approaches, consider the following checklist to prepare your home for winter's arrival:



- Clean the chimney flue.** Over 15,000 chimney fires occur annually.
- Service your oil furnace** to prevent a “puffback” explosion.
- Keep your thermostat at 60 or above** to prevent frozen pipes.
- Ask someone to check your property** if you are away for more than a few days.
- Clean out gutters and downspouts** of leaves and debris to prevent “ice dams” from forming.
- Be cautious with temporary heaters.** Never leave them unattended, keep them away from drapes, furniture, and walls, and be sure the area is adequately ventilated.
- Check the age of supply hoses** to washing machines, dishwashers, icemakers, and air conditioners.
- Turn off all exterior faucets** including garden hoses, dry sinks, or outdoor kitchen sinks.
- Winterize exterior irrigation systems** to prevent freezing.
- Consider installing Low Temperature Sensors** to alert your alarm company when interior temperature drops below freezing.
- Consider a backup generator** capable of servicing your home when power is lost.
- Install explosive gas leakage detectors**, which can alert your alarm company.
- Install carbon monoxide & smoke detectors**, particularly near sleeping areas.
- Insulate your attic** (with proper ventilation) to avoid heat escape.
- Consider an automatic water shut off system** and make sure everyone in the house knows where the main water valve is.
- Keep the driveway clear of snow** so that fire trucks can pass easily.
- Clear heavy snow loads off the roof** to avoid roof failure or collapse.
- Engage an arborist or tree professional** to keep trees properly pruned and prevent falling branches from damaging property.

*Sara Rosen is the Executive Vice President of Rosen & Company, Inc. For more information, please contact Rosen & Company at (914) 939-1200, [sjrosen@rosen-co.com](mailto:sjrosen@rosen-co.com), or visit us on the web at [www.rosen-co.com](http://www.rosen-co.com).*

***Save a Life – Please Don't Text and Drive***