

## IS YOUR HOME READY FOR WINTER?

*Trusted Choice<sup>®</sup> insurance agencies offer tips to protect families and businesses from winter risks.*

ALEXANDRIA, VA –Dec. 14, 2009 —Is your home ready for winter weather? Many consumers don't realize that lack of preparation could mean unwelcome home damage and unexpected repair expenses. To help families and businesses protect themselves against winter risks and enjoy the season, Trusted Choice<sup>®</sup>, the consumer branding program for independent insurance agents and brokers, and the Independent Insurance Agents & Brokers of America (IIABA or the Big "I"), offer tips that can help families prepare for risks and hazards that may come during the winter months.

"Winter often brings unforeseen risks for homeowners," says Madelyn Flannagan, Big "I" vice president of agent development, education and research. "Taking some time to make sure your home is ready for winter can prevent thousands of dollars in damage and unnecessary headaches."

Snow or ice is the fifth leading cause of homeowners' insurance claims. Also, according to the Insurance Information Institute (I.I.I.), the average homeowners' claim for water damage and freezing is a whopping \$5,531. Follow these tips to protect you and your home from serious financial liability:

**Prevent Ice Dams**—An ice dam is a build-up of ice that blocks water drainage from the roof and the gutters. Ice dams can cause leaks from ceilings and walls that can ultimately lead to mold and other problems. To prevent ice dams, remove leaves, sticks and other debris from gutters or install gutter guards (available in most hardware home stores) that will prevent debris from getting in the gutter and interfering with drainage.

**"Watch Out for That Tree!"**—Trees and branches weakened by snow, ice and wind can snap and seriously hurt a person on your property as well as cause serious damage to your home or car. Trimming trees and removing dead branches can help prevent serious damage and injuries.

**Roof Care and Repair**—High winds, snow and ice can damage a roof. Check the structural ability of the roof to sustain unusually heavy weight from the accumulation of snow and ice. After a heavy storm, check for water stains in the

attic and on any overhangs. Lastly, repair or replace split or loose shingles and fix any leaks.

**Pipe Dreams...and Nightmares**—First, the bad news: Frozen or broken water pipes disrupt hundreds of thousands of American lives every winter. You can prevent frozen pipes by following these tips:

- Keep the inside temperature of your home at 65 degrees or warmer.
- Wrap heating tape and/or standard insulation around pipes wherever possible.
- Look for pipes with cracks or leaks —they freeze first.
- Keep cabinet doors open during cold spells to allow warm air to circulate around pipes (particularly in the kitchen and bathroom).
- If you're leaving your home for several days, turn off the water completely and drain the pipes, or keep water dripping through one or two faucets, as moving water prevents freezing. However, if you are leaving your home for an extended period of time, plan to turn the water off. It also helps to have someone check your home every day while you are gone.
- If your pipes do freeze, quickly shut off the water and immediately call a plumber.

**Prevent Personal Injuries**—Homeowners are liable for any injuries that occur on their property. Keep kitty litter, sand or rock salt on hand to sprinkle over frozen driveways, walkways or sidewalks. Additionally, ensure that your outdoor steps and guardrails are in good repair to prevent injuries from falls on ice.

*For more information on preparing your home for winter or to speak with an IIABA expert, please contact Sue Nester (broadcast), (703) 706-5448, [susan.nester@iiaba.net](mailto:susan.nester@iiaba.net) or Margarita Tapia (print) at (703) 706-5374, [margarita.tapia@iiaba.net](mailto:margarita.tapia@iiaba.net).*

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*Founded in 1896, IIABA (the Big "I") is the nation's oldest and largest national association of independent insurance agents and brokers, representing a network of more than 300,000 agents, brokers and their employees nationally. Its members are businesses that offer customers a choice of policies from a variety of insurance companies. Independent agents and brokers offer all lines of insurance—property, casualty, life, health, employee benefit plans and retirement products. Web address: [www.independentagent.com](http://www.independentagent.com).*

