

# Mintz Girgan & Brightly INCORPORATED

**Insurance E-News and Views**

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## **In This Issue**



As many of us already witnessed with the freak snowstorm on October 29th, winter is fast approaching. This means that it's time to take a few prudent steps to protect your homes and property from the damage winter can cause. Before it gets too cold outside, we recommend reviewing the checklist below to make sure you're ready when Old Man Winter comes calling!

## **Prepare Your Home For Winter**

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### **Quick Links**

#### **Our Website**

[www.mgbinsurance.com](http://www.mgbinsurance.com)

#### **Products & Services**

Mintz Girgan & Brightly specializes in obtaining property and liability insurance for both individuals and businesses.



Let's review what should be done to prepare your home for winter:



**Gutters and Leaders** - Cleaning your gutters in the fall is one of the most important ways to protect your home from costly damage caused by water and ice backing up into your home. After all the leaves come down, gutters must be cleaned and flushed to remove all debris. This is also a good time to make sure all gutters and leaders are firmly attached to the house, and if not take a few minutes to complete this repair. Make sure to use caution when using ladders or hire a professional!

**Roofing** - Inspect your roof for any missing or damaged shingles or areas that just don't look right, including brownish stains at the soffits and fascias below the gutters. These items should be repaired to avoid leaks. If you do notice any areas that may need repair, we recommend hiring a professional roofing contractor to make sure the job is done right and to avoid any homeowner accidents.

**Chimney** - Late fall is a great time to have your chimney inspected and cleaned prior to the winter heating season. Chimney sweeps will inspect your chimney for any loose or missing bricks and mortar, and also inspect the chimney crown at the top to make sure no water can penetrate. Adding a chimney cap can help make sure no animals, debris, or precipitation will fall down into the chimney. Finally, regular cleanings will keep your chimney free of creosote build-up which can cause fires. This is another job for a professional!

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**Exterior Details** - This is a good time of year to take a walk around the outside of your home to check for the following and repair any damaged items:

- Make sure there is no loose siding or trim
- All vents leading outside the home from high efficiency furnaces and dryers should be clear and in a location where snow will not clog the pipes
- Store outdoor furniture, and put away all toys and small garden items
- Cover central air conditioning units if possible
- Install insulated covers on water spigots and turn off exterior water sources if possible
- Keep wood piles from coming in direct contact with the exterior of your home
- Make sure your yard is properly graded with soil sloping away from the house to facilitate drainage

**Trees and Shrubs** - Look for any damaged, weak or diseased trees which could easily fall in a storm and damage power lines, cars, and homes. Remove all branches which are overhanging the house, and especially make sure there are no branches near the chimney. Ideally, branches from all trees on the property should be at least 8 feet away from the house and roof to help prevent animals from using them to reach your home for their winter shelter. We recommend that all significant tree work be done by a licensed professional, and be sure to get proof of insurance before they begin the work.

**Basements** - Many of us experienced water in our basements during this past year with the heavy rains that fell in our region. If necessary, add drainage systems, sump pumps, and battery backups to prevent water problems during the inevitable winter storms. If you live in an area that has become prone to flooding, please contact us about flood insurance.

**Heating Systems** - Furnaces and water heaters should be installed atop a masonry platform in case of any seepage in the basement. It's also a good idea to get your heating system inspected at the beginning of the season to prevent any breakdowns during the cold winter months or more importantly, during a storm.

**Emergency Supplies** - Many homeowners have decided to purchase a portable generator or have a permanent generator installed in their homes after the power outages from Hurricane Irene and the October snow storm. If you've decided to install a permanent generator, please contact your account manager as some insurance companies provide a discount for having this equipment.

Every home should have the following emergency supplies just in case:

- Strong lightweight snow shovel
- Portable radio with fresh batteries or a crank handle for charging

- A 72 hour supply of water and non-perishable food
- First aid kit, flashlights, spare batteries, and matches

**Vacation Home Tips** - To prevent winter weather or a major storm from causing a problem at your vacation home, we recommend taking the following steps:

- Turn off all water and blow out the water lines with a compressor if you have no heat in your vacation home or will be turning it off. Also, put anti-freeze in the sinks, tub or shower, and toilet traps and remove water from toilet tanks which may freeze.
- If possible, leave your heat set on 45 to 50 degrees, and install a "winter watchman" thermostat which will call your main home or cell phone if the temperature falls below 45 degrees so you can have time to check on any problems before damage occurs.
- Hire a local contractor or home concierge service to check on your property while you are away, particularly during and after storms
- Keep some plywood on hand with nails and a hammer in case an emergency cover-up is necessary

**A little planning goes a long way in preventing problems caused by winter weather!**

All of us at Mintz Girgan & Brightly would like to wish you and your families a very Happy Thanksgiving!

