



By
Scott Spencer



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Many homeowners don't do enough, or wait until it's too late, to prepare for harsh winter weather. It may take a dying furnace or a leaking roof to get them to react.

For homeowners who've so far survived the winter without a serious mishap, there is still time to take pre-emptive measures to protect home and family.

If the gutters haven't been cleared out since the last leaf dropped in the fall, it's time to brave the cold before the next big snowfall. Clogged gutters will allow ice to form and back up under the

under sink areas should be kept open during a heavy freeze to allow heat to circulate around pipes.

Weather-resistant insulation kits can help protect exterior pipes from freezing temperatures. All exterior sprinkler systems should be winterized by a professional to remove all water, which can freeze and cause the pipes to burst. Pipes leading to exterior spigots should be turned off and drained.

The cold winter weather also leads to increased fire hazards with furnaces, fireplaces, space heaters and other temporary heating sources working around the clock to keep families warm.

Wood-burning fireplaces and stoves are some of the worst culprits when it comes to winter house fires. Nearly 14,000 house fires each year start in fireplaces, and in 2008-09, 11% of Chubb fire losses were related to fireplaces. Chimneys and flues on fireplaces and stoves should be checked and cleaned annually due to the build up of flammable creosote.

Portable space heaters should not be placed within 3 inches of anything flammable, especially curtains, furniture or bedding, and extension cords should not be used to power them.

If there is a fire, homeowners want to make sure the firefighters have easy access to the home. They can start by making sure that house numbers are marked in a conspicuous area at the front of the home with contrasting colors so they are clearly visible. They should have a snow-plowing service contracted that guarantees removing the snow after every 6 inches of accumulation, making it possible for emergency personnel to access the home.

It's not too late for homeowners who haven't taken precautions this winter to protect their homes and families. It's not too early to begin thinking about the spring thaw and the increased potential for flooding.

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Baby, It's Still Cold Outside

When it comes to protecting your home, now is not the time to hibernate.

roof line, causing interior water damage. For climates with extreme winter conditions, heat tape installed along the roof edge can help avoid ice accumulation. Proper insulation in the attic is also important—not only for heating efficiency, but also to reduce the potential for ice-damming caused by snow melting and refreezing.

Plumbing inside and outside the house should be protected from the deep freeze to avoid damaging pipes and potentially flooding a home. Interior plumbing along exterior walls can cause problems as the pipes are exposed to cooler temperatures. All pipes should be either insulated or have wall insulation surrounding them. Homes should be kept at a minimum temperature of 60 degrees, even when empty, and cabinet doors

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