

Newsletter



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The Huestis Insurance Group



A little maintenance goes a long way

Even if your home is not pounded by a severe winter storm, the extreme temperatures and conditions of the season can damage your house. Wind and inclement weather can cause water damage, wood decay, wear on doors and windows and high energy bills due to drafts. Homeowners should regularly check their doors, window frames and sills to ensure they are weatherproof. The roof, furnace, fireplace, and water pipes should also be properly maintained.

Here are more tips to help you protect your home from winter-related damage:

- Use a roof rake to clear snow from the roof and prevent ice dams from forming.
- Seal all exterior air gaps, especially in older homes. Visible cracks or crumbling mortar are a sign of trouble. When masonry is brittle, it can crack easily when freezing water penetrates the structure. Loose-fitting trim and siding are vulnerable to wind-driven precipitation, which can pool under loose siding and cause extensive damage. Other weather-related damage includes windowsills which may be cracked, split or decayed. Windows in this condition should be recaulked or replaced altogether.
- Move all flammable materials away from the furnace. These include old rags, sawdust, wood scraps and flammable liquids such as gasoline, kerosene and paint.
- Have a professional inspect the chimney and flue at least once a year and clean them if necessary. Carbon monoxide levels can become dangerous if smoke cannot escape from blocked flues or chimneys. Furthermore, a byproduct of burning wood called creosote can build up on the chimney flue and lead to a chimney fire. Also, when hanging decorations (Christmas stockings, garland) from your fireplace mantel, keep in mind that it's possible for a spark to ignite them and cause a fire.
- Change and clean the furnace filter. If the furnace has a built-in humidifier, have the humidifier cleaned. Each month, treat the humidifier to prevent mold growth inside the air system.
- Burn only materials designed for a fireplace: Paper can fly out the chimney, and coal and charcoal release carbon monoxide. If using artificial logs, burn just one at a time. They might produce more heat than the fireplace can withstand. Do not go to bed or leave the house until the fire is completely out.
- Install detectors for smoke and carbon monoxide on every level of the home. Test the alarms periodically and change the batteries at least once a year. If you're a renter and your detectors are provided by your landlord, make sure they are in working order.
- Avoid using space heaters. If you do, place heaters at least 3 feet from any surfaces or materials that burn easily. Check electric heaters for frayed cords or broken filaments.
- While away from home, arrange for a trusted friend or relative to check the home daily. It is important that person make sure the furnace and water supply system are functioning, especially during extreme weather conditions.
- If you want to stay on top of weatherproofing, you can contact a professional inspector to inspect the exterior and interior of the home and make sure all areas of concern are addressed. Inspectors are trained to see things that we may overlook or not even be aware of.

Being prepared for winter will reduce avoidable claims, and avoiding claims keeps your premiums down.