

## CHECKLIST

# FALL PREPARATION

Before the last autumn leaf drops and the first snowflake falls, it's time to start winterizing your home in preparation for plunging temperatures. In fact, water damage, often caused by frozen and burst pipes, remains the most common homeowners insurance claim.

The following tips and reminders will help prepare your home for the coming fall and winter months, address potential problems and stave off water-related damages.

- **Protect your pipes.** Before winter arrives, shut off all outside water faucets and connections. Be sure to drain and remove hoses and store them in a garage or shed. Use pipe insulation on exposed copper or PVC pipes, especially in the basement, under sinks, in attics and crawl spaces.
- **Safeguard outdoor water sources.** Contact your pool/spa and landscape irrigation companies to winterize all plumbing that may be susceptible to the winter elements
- **Check devices.** Be sure all water shutoff mechanisms, low temperature sensors and/or water detection devices are in good working order.
- **Location, location, location.** Make sure all household members know where the water shutoff valves are located, and that they are clearly marked for easy identification in the event of a pipe burst or freeze.
- **The big chill.** Adjust your thermostats to ensure that heat is maintained within the home, especially in secondary or seasonal residences.
- **Inspect alarms.** Examine all smoke and carbon monoxide detectors to ensure that they are in good working order and contain new batteries. Make sure to follow the recommended quantity and location for each type of detector.
- **Fire fight.** Confirm the number of fire extinguishers in the home and ensure all household members know their locations.
- **The heat is on.** Schedule a service call for your heating system to ensure all mechanicals are working properly.

- **Service fireplaces and chimneys.** Contact a certified professional to inspect and clean your fireplaces and chimneys to prevent smoke and/or fire-related damage.
- **Laundry care.** Always clean the clothes dryer lint trap after every use, as well as any lint buildup in the dryer's drum, exhaust duct and the area around it.
- **Clean clogged gutters.** Ensure that gutters, downspouts and other exterior plumbing are clear from debris, connected properly and draining water away from the home. Keeping gutters and downspouts clear of debris will help avoid ice dams from forming, constricting water flow and causing water damage.
- **Repair roof and window leaks.** Check your roof for loose, damaged or missing shingles. Call a licensed roofing contractor to inspect and repair before the first snow. Check your window seals for leaks. If the eaves have stains, that also can indicate a leak.
- **Safe fuel delivery.** Confirm with your fuel service provider that oil, propane or other fuel sources will be delivered in accordance with the terms of your contract. Also, be sure delivery vehicles have clear access to your fuel port (e.g. snow and ice removal, gate access, etc.)
- **Foundation inspection.** Inspecting your home's foundation for any cracks or signs of damage is essential, as these can worsen with lower temperatures. Addressing any issues now can help prevent costly repairs and ensure your home remains structurally sound through the winter months.
- **Seal air leaks.** Checking for air leaks around windows and doors is essential as temperatures drop. Addressing these gaps now can enhance energy efficiency and keep your home warm during the colder months.
- **Deck and porch review.** Inspecting your decks and patios for damage or wear is crucial as colder weather approaches. Taking care of repairs now can extend their lifespan and ensure safety throughout the winter.

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