

CHECKLIST

WINTER WEATHER
PREPARATION

When it comes to preparing your home for winter, timing is everything. Use this checklist to help you prepare for the winter season.

Before the seasons shift from crisp autumn air to the icy chills of winter, there are plenty of preventative measures to take – both inside and outside your home. Being prepared, as well as knowing how to respond to winter weather, can help minimize damage and maximize protection for you, your family and property.

- **Water Valve Maintenance.** Confirm that all water shutoff devices, low-temperature sensors, and/or water detection devices are in good working order. Confirm that all family members and domestic staff know the location of water shutoff valves. Be sure valves are clearly marked for easy identification in the event of a pipe burst or freeze.
- **Winterize Your Plumbing.** Contact your maintenance professional to winterize all plumbing that may be susceptible to the winter elements (e.g., outside water faucets, garden hose connections, pools, spas, hot tubs, fountains, landscape irrigation, unheated pool houses/cabanas, etc.).
- **Temperature Control.** Adjust your thermostats to ensure that heat is maintained within the home, especially in your secondary or seasonal residences. Pay attention to weather forecasts in your area, particularly if temperatures are expected to be below normal, and take steps to maintain heat. If freezing weather spans several days, set your thermostat no lower than 60° F / 15° C.
- **Make a Plan.** Put a proactive snow/ice management plan in place to reduce the likelihood of slips or falls on your property.
- **Be Proactive.** Prune trees to avoid falling limbs due to the weight of ice or snow. Inspect all smoke and carbon monoxide detectors to ensure that they are in good working order and contain new batteries. Always double-check the quantity and location of each type of detector so they are compliant with expert recommendations.

- **Heat Systems Maintenance.** Schedule a service call for your heating system to ensure all mechanicals are in good working order.
- **Fuel Service.** 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.).
- **Fireplace Safety.** Contact a certified professional to inspect and clean your fireplaces and chimneys to prevent smoke and/or fire-related damage.
- **Dryer Check-in.** 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.
- **Exterior Plumbing Maintenance.** Ensure that gutters, downspouts and other exterior plumbing are clear from debris, connected properly and draining water away from the home. Keep gutters and downspouts clear of debris to help avoid ice dams from forming, constricting water flow and causing water damage.
- **Sump Pump.** Check your sump pump to confirm that it's in good working order.
- **Roof Conditions.** 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.
- **Window Preparation.** Ensure all exterior windows and doors have weather stripping and seals in good condition. Replace cracked or worn stripping and seals, which can cause air leaks and contribute up to 40% of a home's heating – and cooling – losses.
- **Vehicle Check.** Get your vehicles inspected and serviced prior to winter's arrival as wet and slippery road conditions increase stopping distances, reduce traction and impact visibility.

CRISIS RESOURCES

Be prepared. Know how to respond.

Severe weather, natural disasters and other catastrophic events can cause serious havoc – including property damage, physical injury, emotional trauma, liability claims and even the loss of life. It's important to be prepared so you can protect what matters most and recover as quickly as possible.

HUB Private Client is here to help. Visit HUB Crisis Resources for guides, tips, checklists and other information to help you prepare and respond to potentially destructive events like flood, hurricane and wildfire.

bit.ly/3WQSwC7

Speak to a HUB Private Client risk advisor for additional tips and ask how we can help design and secure coverage that meets your financial and lifestyle needs.

About HUB Private Client

HUB Private Client advises, advocates and protects with tailored solutions to protect your family and lifestyle today, while anticipating your needs and guiding you through tomorrow.