

SNOW AND ICE STORMS

Winter storms can be overwhelming for even the toughest of Canadian households. Preparing your home for the winter season, including the threat of heavy snow fall, ice buildup, and any resulting power outage, will help to limit damage and keep your family safe.

SNOW & BLIZZARDS

Blizzards can last anywhere from a few hours to several days and are often accompanied by high winds, wind chill warnings, and heavy snowfalls that can damage property and cause hydro failure. Ensure you are prepared:

- Stay indoors. If you must go outside, dress for the weather and plan your trip wisely. Visibility can be limited and paths and roadways treacherous.
- Know how to shut off your water supply in case a pipe bursts.
- Check your roof before winter arrives— Look for areas of structural weakness, or areas where snow may build up or areas where roof lines meet and drainage may be impeded. A contractor may be required.
- Have your chimney cleaned annually to reduce the chance of a chimney fire and store extra wood in a dry place away from the fire.
- Ensure your smoke detectors and carbon monoxide detectors are in good working order and have extinguishers professionally checked annually.
- Take care with fireplaces, candles and other open flames and keep extinguishers nearby.
- Make sure your car has a set of four winter tires and an emergency kit.
- Keep your driveway and walkways in a reasonably safe condition by removing all snow and ice regularly.
- Be careful when shoveling snow, as low temperatures and heavy lifting may cause stress and strain.
- Ensure all weather stripping and weather tape is in good condition to maintain stable interior temperatures.

ICE STORMS

- Avoid driving and stay indoors. Even a little freezing rain can make roads slick and walking treacherous.
- Trim damaged or aging tree limbs which could break off due to the weight of ice buildup.
- Take note of the location of local power lines and make sure your family knows to stay away from any downed or hanging wires.
- Maintain a supply of rock salt or an alternative to use on walkways and driveways to avoid slip and falls.

POWER OUTAGES

Winter storms can bring down trees and power lines, knocking service out for hours or days at a time. Prepare your home for power outages:

- Test flashlights and battery-powered radios and keep extra candles and matches on hand.
- Consider installing a monitored temperature sensor to alert a monitoring company if the temperature in your home falls below a reasonable limit.
- Keep refrigerator and freezer doors closed. Frozen food will generally keep for about 48 hours. Perishable food which is not maintained at its proper temperature for more than 2 hours should be discarded.
- Fuel sources for fires and generators should be away from open flames. Ventilate properly – never operate a BBQ indoors.
- Drain your home's pipes if power may be out for several days.
- If using a generator, read all instructions and use a qualified electrician to connect to house wiring. Gas-powered generators should never be run inside of the house.

COTTAGES

Cottages and seasonal homes may require specific considerations, including:

- Assign a key-holder or a neighbour who checks your property while you are away for extended periods of time.
- Prepare your property for potential restricted access to your property by emergency personal, utilities or contractors.
- Cottages can experience significant snow & ice accumulation in a short amount of time. Consider arranging for regular roof clearing to prevent possible collapse or other roof damage.
- If open year-round, a monitored low-temperature alarm should be considered for this property as well to prevent burst pipes and other damage.
- After a severe weather event, check on elderly or house-bound neighbours.
- Keep cell phones charged and consider mobile battery packs.
- Keep your car's gas tank at least half full.

INSURANCE AND DAMAGE FROM SNOW & ICE



- **Roof Damage** – Collapse of the roof due to heavy snow/ice load or ice damming can cause significant damage to your home. While often insured by Homeowners policies, some seasonal properties and limited forms may not provide coverage. Ordinary roof leaks are a maintenance issue and not typically covered.
- **Falling Objects** – Snow and freezing rain can put weight on tree branches, causing them to snap and fall. Damage to your home caused by falling objects is insured by most home

policies. Clearing fallen debris from your property may not be covered, unless it strikes the dwelling.

- **Freezing Pipes** – When power fails and there is no heat in your home, pipes might freeze and burst. This damage could be excluded from insurance policies if it occurs while you are away for a certain period of time during the heating season, or do not take extra measures to have someone visit your home on a regular basis or maintain heat in the home.
- Consider installing a monitored water pressure sensor which will alarm the monitoring company if the pressure in your plumbing system changes suddenly, indicating a ruptured pipe, or a low temperature sensor if heat fails.

No two policies are alike, so be sure to review your policies and discuss any questions with your Broker.

WEATHER EMERGENCY PREPARATIONS

Severe weather can disrupt utilities and other services. Public Safety Canada recommends that homes be self-sufficient for at least 72 hours without power, tap-water, or assistance from emergency responders. Your family can be better prepared for the unexpected by creating an Emergency Plan and Kit.



Plan

Take time now to prepare a Plan with your family. You may not be together when an emergency takes place, but the prepared Plan will help everyone work through the situation.

- Plan how to contact one another if not at home.
- Draw a plan of your home with emergency exits and meeting places.

- Make copies of important documents, including the Plan, and store them in a known and secure location.
- Document emergency contact information for doctors, family, insurance claims, etc.
- Write down the location of fire extinguishers, electrical panels, drains, gas valves.

Kit

Your basic emergency kit should include:

- Water – 2L per person, per day
- Food – Cans, energy bars, and dried foods, replaced annually
- Manual can opener
- Wind-up or battery-powered flashlight
- Wind-up or battery-powered radio
- First aid kit
- Extra keys for car & house
- Cash and traveler's cheques
- Important family documents
- Emergency plan
- Necessary medications and medical equipment, baby food & supplies

Consider these additional emergency kit supplies:

- Water – Extra 2L per day for cooking and cleaning
- Candles, matches & extra batteries
- Change of clothing and gear for local weather
- Sleeping bags and warm blankets for each person
- Toiletries and personal hygiene items
- Hand sanitizer, toilet paper and garbage bags
- Prepaid phone card & mobile phone charger
- Pet food & supplies
- Water purifying supplies
- Basic toolkit
- Whistle
- Duct tape