

## The Atlantic Claims Team Offer their Top Tips for Toughing Out Winter

Canadians are pretty tough when it comes to winter weather, but this season's extreme conditions are taking a toll. With a number of severe weather events affecting the region and damage claims on the rise, we asked the Johnson Inc. Claims team for their top tips for winter-proofing your home and protecting your property against damage\*.

### Tip #1 - "Take time to vacation-proof your home before a winter get-away," Andrew Abraham, Supervisor, Regional Property Claims

- Water damage from frozen pipes is one of the top claims in winter. Anytime you are away for more than **4 consecutive days** in the usual heating season, it is important to have someone check on your home **daily** to maintain coverage.
- If you shut off the water supply and drain all the pipes or have a monitored alarm that protects your plumbing system, daily visitation may not be required. However, having someone regularly visit your home in your absence makes very good sense and could potentially discourage vandals or intruders. Regular visits would also present an opportunity to discover any problem that may develop with other parts of the home and ensure that snow is cleared as required.
- Turn off your main water supply and the breaker or fuse for the hot water heater (if you have one). A leak while you're away can cause a tremendous amount of damage in a short period of time!
- Install light timers to make your home look occupied.
- Arrange a snow removal contractor, or perhaps a friend, to clear your driveway.
- Ask Canada Post to hold your mail, and stop delivery of newspapers to your home while you're away. Or have a neighbor pick them up regularly for you.
- Empty and unplug your refrigerator and leave the doors open (to prevent odour and mildew).

### Tip #2 - "Keep rooftops and drains free from ice and snow build-up," Ross Greene, Senior Field Adjuster, Property Claims.

- It's wise to have a qualified company remove any heavy amounts of snow from rooftops or a build-up of ice along the eaves to avoid damage from ice damming or collapse.
- To prevent water from backing up during a thaw, keep snow from piling up around drains and down spouts.
- Consider trimming branches or trees that could break and topple onto your home under the weight of a heavy snowfall.

### Tip #3 - "If road conditions are poor, avoid driving." Marina Clancey, Supervisor, Auto Physical Damage

- Before driving, ensure you clear snow and ice from all windows, lights, mirrors, and the roof of your vehicle. Wait for the fog to clear from interior windows.
- Be cautious when pulling out of your driveway, as snow banks can impede your vision.
- Drive slowly and keep a safe distance behind the vehicle in front of you.
- It is always wise to have an emergency kit in your trunk. The kit should include a flashlight and batteries, blanket, extra clothing and footwear, matches and a "survival" candle in a tin can (to warm hands, heat a drink, or use as an emergency light), non-perishable food and water bottles, a snow shovel, sand, extra windshield washer fluid and anti-freeze, hazard flares and booster cables.

**At Johnson, we're here to help, 24 hours a day, 7 days a week.** If you need to report an insurance claim, contact us day or night at 1-800-804-0087. Be sure to document damages and have your insurance policy information on hand when you call. For information about our products and services, visit us online at <http://www.johnson.ca>. For more handy tips and information, check out the Insurance Bureau of Canada at <http://www.ibc.ca/en/index.asp>.