

## Insurance 101

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### Tips on Keeping Out the Cold

Around this time of year, much of our activity focuses on the holidays. But it's a good idea to set aside a few hours amid the buying, baking and bustle to prepare your home for the cold and wet months ahead.

Here are some tips from the Insurance Information Institute and Insurance Institute for Business & Home Safety on getting your home winter-ready:

- **Seal cracks and holes in outside walls and foundations.** Use caulking to protect water pipes and make sure there's enough weather stripping around skylights or other roof openings to keep out moisture
- **Check protection alarms.** Residential fires increase in the winter, so check to make sure all smoke and fire alarms are working. Consider installing a carbon monoxide detector for further protection
- **Wood stove and space heater safety.** Combustible materials should be at least 36 inches from a wood stove or portable heater. And before use, check the heater's cords for any fraying or cracking
- **Prepare your fireplace.** Inspect your chimney and fireplace area for animals and debris, and clear the fireplace of obstructions, ash and creosote. Also, as with stoves and heaters, keep flammable items far away to keep that fire where it belongs
- **Build a plan for outages.** Heavy snow and high winds can bring down trees and power lines. Planning now for power outages can make it faster and easier for you to swing into action should you experience one

By investing just a bit of time now, you can enjoy the holiday season with the confidence that your home and family are protected when winter comes to call. For more tips, visit the websites of the [Insurance Information Institute](#) and the [Insurance Institute for Business & Home Safety](#).