

Protect your Home in Colder Weather

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As autumn approaches both leaves and temperatures begin to drop. For many homeowners this means planning for colder weather and taking the steps necessary to protect themselves and their property.

Trim your Trees – It's important to ensure tree branches are kept clear of your home and power lines. Strong winds, freezing rain and heavy snowfall can cause branches to weaken and fall.

Hit the Roof – Clean out your gutters and check for missing or damaged roof shingles. Obstructions can prevent the proper flow of water and ice leading to ice damming.

Be Prepared – Have an Emergency Kit on hand. Visit <http://www.getprepared.gc.ca/> to learn more.

Check It Twice – Seal cracks and holes in outside walls and foundations. Make sure water is draining away from your foundation to decrease the chances of water entering your basement.

Clean your Chimney – Have your chimney professionally cleaned and inspected at least once a year and remember to dispose of ashes properly in a metal container with a lid. Follow all manufacturers' specifications for use and clearance of your wood burning device.

Get A Tune Up – Make an appointment for an annual heating system check-up with your service provider to ensure your furnace or heat pump are operating properly.

Pipe Prep – To avoid pipes from freezing: run water through pipes occasionally to keep water in the trap; note your water main location in case you need to shut it off in an emergency; drain outside hoses.

Holiday Travel – When traveling this winter leave the heat on. Make plans to have a reliable individual check your home daily while you are away. Always contact your insurance broker to make sure you're meeting your insurance policy requirements when you travel during the heating season.

Slips and Slides – Keep your sidewalk and stairs clear of snow and ice to prevent falls and injuries. Clear other exit points in case of an emergency.



Is your Business Ready for Severe Weather?

The last few winters have demonstrated that businesses need to be prepared for extreme seasonal changes in weather. To minimize damage and avoid disruptions to your daily operations IBANS recommends taking the following steps to protect yourself, your property and your employees.

Create a snow removal plan

Have a snow removal plan in place well in advance of the first snow fall. If you have a parking lot ensure you have a reputable contractor that carries insurance. Confirm shovels and salt is on hand, and designate employees to monitor potential slip situation and deal with them.

Plan for alternative power supplies

Permanent or portable generators may enable you to continue operating some or all of your electronic equipment. This will minimize down time due to power loss.

Create a business continuity plan

Whether severe winter weather damages your property, or only impedes employees from making it to work, business continuity planning can help you avoid having to completely shut down operations.

- *Make plans now on how you will notify employees of building closures.*

- *Investigate ways employees can work from home in a storm.*

- *Create a supplier contingency plan in case your vendor is unable to meet it's obligations due to extreme weather.*

- *Back up all data – secure files off-site or in a cloud format to allow you to get up and running again if you have to relocate due to damage.*

- *Speak with your insurance broker about business interruption or revenue loss insurance to assist your business with capital needs to pay bills in the event you have to shut down. Your broker can advise of other additional coverages to meet your specific business needs and ensure your ongoing success in the case of damage due to severe weather conditions.*



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Winter Driving

Canadian winters can be challenging for drivers but being prepared can lessen the stress associated with travel during the winter months.

- Have your car tuned-up in the autumn.

- Choose winter tires which have tread patterns and rubber made to withstand colder weather conditions.

- Check tire pressure regularly as rapidly dropping temperatures can cause tires to lose pressure.

- Carry a winter emergency kit and include a blanket, salt/sand and shovel.

- Keep your gas tank at half full. You don't want to be stranded in a storm or not have enough fuel to keep your heater accessible if you go off the road.

- When traveling check weather reports and travel conditions and give yourself extra time to get where you need to go.

- Make sure to clear all snow from your roof, hood, lights and windows. Make sure your car is defrosted and the windows clear before driving.



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