



**For Immediate Release**

## **Insurance Brokers Association of Nova Scotia (IBANS) Reminds Consumers to Grinch Proof their Homes**

**HALIFAX, December 5, 2013 - Grinch Proof Your House**

*There is more to preparing for the upcoming season than stringing up some holiday lights. We're not only heading into a time of celebrations with friends and family – we're heading into cold winter weather with strong winds, snow storms and freezing rain in the forecast. It's important to take time to Grinch-Proof your house.*

### **Trim your Trees**

We're not talking about a Christmas tree, but trees and large bushes and shrubs on your property. 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, snap and fall onto your home, car, power lines or even neighbouring properties. A good trim job will help lessen the risk of property damage or loss of power due to falling branches.

### **Up On the Rooftop**

Falling leaves and branches have a nasty habit of collecting in eaves and rain gutters. These obstructions can prevent the proper flow of water and ice away from your roof leading to water issues including ice damming.

### **Make a List**

It's a good idea to prepare an Emergency Kit. This kit should include candles or flashlights to use during a power outage, phone numbers for utilities companies, water and non-perishable food items you can prepare without need of a stove. Be sure you have plenty of blankets should a power outage take out your heat.

It's also a good idea to review your evacuation plan in case of fire or other emergency. While you're at it, test your smoke and carbon monoxide detectors.

### **Check It Twice**

Check your foundation for any cracks that might be a potential source of leaks. In circling the exterior of your home, you'll want to ensure that the land slopes away from your foundation. This will ensure that water will drain away from your foundation instead of pooling and

increasing the chances of water entering your basement. You should also drain outside water hoses and stow them away safely for the winter.

Remember to keep your sidewalk and the front stairs of your house clear of snow and ice to prevent falls and injuries. You'll also want to clear side doors, back doors and other exit points around the home that you may need to use in case of emergency.

### **Sweep your Chimney**

Whether or not Santa is visiting your house, you definitely don't want a visit from the fire department. Dirt and other residue builds up in both wood and oil burning chimney flues. These flues should be professionally cleaned and inspected at least once a year to reduce your risk of a chimney fire. You'll also want to make sure your damper is functioning properly and capped with screening to prevent unwanted critters from dropping down your chimney.

### **Baby it's Cold Outside**

Check your home's heating vents to make sure they're not blocked or covered by furniture, carpeting, or curtains. Dust your vents and replace filters. Make an appointment for an annual heating system check-up with your service provider. While pulling down those holiday decorations, take a moment to poke around your attic to check for frost accumulation.

### **Oh the Weather Outside is Frightful**

As temperatures drop, the risk of water pipes freezing in your home increases. Even if you're not going away, your water pipes can freeze if they are not properly insulated and become exposed to winter temperatures.

If you have a plumbing fixture that is not used frequently, such as a laundry tub or spare bathroom sink, run water through it occasionally to keep water in the trap. Make a note of where your water main is located in case you need to shut it off in an emergency. You're your plumbing shut-off valves to ensure they are working and to prevent them from seizing.

### **I'll Be Home For Christmas**

Finally, if you are going away for the holidays or traveling this winter, be sure to 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 for maintaining your home while away during the heating season.

*Founded in 1949, the Insurance Brokers Association of Nova Scotia is a not-for-profit trade association.*

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