

Winter Storm Tips



- **Winter storms are the third-largest cause of catastrophe losses, behind only hurricanes and tornadoes, according to the Insurance Information Institute.**
- **Check your auto insurance policy: Collision coverage on an auto policy covers crashes in hazardous driving conditions. Physical damage to vehicles from ice or trees is covered under the optional comprehensive coverage.**
- **Standard homeowners policies generally provide coverage for damage caused by wind, snow, severe cold and freezing rain. Create a home inventory list before the storm.**

Tips for Drivers

Hazardous road conditions make it even more important to take safety precautions and drive carefully. The following tips will help you arrive safely at your destination:

- Winterize your car by checking your antifreeze, battery, and windshield wiper fluid. Keep tires properly inflated and check the treads.
- Make sure your headlights, taillights and emergency flashers are working – before you take to the roads.
- Keep at least half of a tank of gas in your car at all times.
- Give yourself additional time. Wet and icy conditions often cause traffic delays.
- Slow down and keep extra distance between your car and other vehicles.
- Be careful when accelerating or stopping a vehicle on icy roads or on hills. Avoid sudden stops.
- Take extra precautions when approaching bridges as they may freeze first.
- Keep front and rear windshields clear.
- Do not use cruise control when driving on ice and slippery surfaces.
- Prepare an emergency travel kit with items such as blankets, jumper cables, a shovel, a flashlight, salt, flares and other emergency supplies. A toolkit, bottled water and snack food are also useful items to include, in case you get stranded on the road.
- Call your agent or insurance company to review your policy. Damage to vehicles from ice or trees is covered under the optional comprehensive coverage in an auto insurance policy. Collision coverage on an auto policy covers crashes in hazardous driving conditions.

If you are in an auto accident, it is important to take the following steps:

- Stay calm.
- Get immediate help if anyone is hurt.
- If possible, move your vehicle out of traffic to a safe place. Use your emergency flashers to alert oncoming cars.
- Call the police to report the accident.
- Secure and conceal any valuables before exiting your vehicle.
- Write down the other driver's name, address, phone number, vehicle make, license number, insurance company and insurance policy number. If possible, get witnesses' names, phone numbers and addresses.
- Avoid discussing who was at fault at the scene of the accident. Exchange insurer and contact information only.
- Examine the damage to any vehicles involved.
- Contact your insurance company immediately to report the claim. If possible, take pictures of any damage to vehicles as it may help with the claims process.

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Tips for Homeowners

The most frequent winter problems for homeowners are frozen pipes, power outages and damage caused by falling trees. However, in an extremely heavy ice or snowstorm, it is possible for the weight of the ice, snow or sleet to cause the collapse of a roof.

Plan ahead:

- Homeowners are encouraged to create a home inventory with photographs and detailed descriptions in advance of winter.
- Standard homeowners policies provide coverage for damage caused by wind, snow, severe cold and freezing rain.
- Tree limbs that fall on a house or other insured structure on the property would be covered for both the damage the trees inflicts and the cost of removing the tree, generally up to about \$500. Damage from the weight of ice and snow that fall on the home are also covered.
- Freezing conditions such as burst pipes or ice dams, a condition where water is unable to drain properly through the gutters and seeps into a house causing damage to ceilings and walls, is covered (while the actual pipe itself is generally not covered). However, there is generally a requirement that the homeowner has taken reasonable steps to prevent these losses by keeping the house warm and properly maintaining the pipes and drains.

Advice for preventing frozen pipes:

- Insulate pipes, especially those leading to the outside, and plug holes around the pipes with insulation or spray-in foam. Make sure there is warm air flowing around and under sinks to make sure they will get adequate heat.
- Set the heat in the home warm enough to avoid problems. At night, the heating system needs to circulate water through radiator and baseboard heating units to avoid freezing.
- Make sure there is clear access to the main water shut-off valve in case there is a leak or a pipe suddenly bursts.
- Open the water faucets in your sinks enough to allow a slow trickle of water to maintain the flow of water in the lines and help prevent freezing. Make sure your sink drains are open.

If your home is damaged, it is important to take the following steps:

- Stay away from downed power lines, even if they do not appear to be “live.” Call the power company to report any outages.
- Report all damage to your insurance company or agent as soon as you can in order to settle your claim more quickly and accurately.
- Make a list of all of the damage and any resulting expenses. Keep receipts for anything you buy so you can submit them to your insurance company later.
- Many standard homeowners and renter’s policies provide for reimbursement of additional living expenses when the property is determined to be uninhabitable due to damage. This provision helps in paying for increases to necessary living expenses such as temporary housing and restaurant meals. In addition, extra expenses such as overnight parking and laundry services may also be covered. Additional living expense coverage does not pay for all living expenses, so contact your insurance company or agent for a list of what your policy will cover.
- Be careful about unscrupulous contractors following a natural disaster. Contact your insurer, agent or local business bureau for references on potential contractors and ask for certificates of liability and workers compensation before signing contracts.

Emergency Contacts:

FEMA
(800) 621-3362
www.fema.gov

American Red Cross
(800) 733-2767
www.redcross.org

More information is available at PCI’s Web site:
www.pciaa.net/winterstormtips