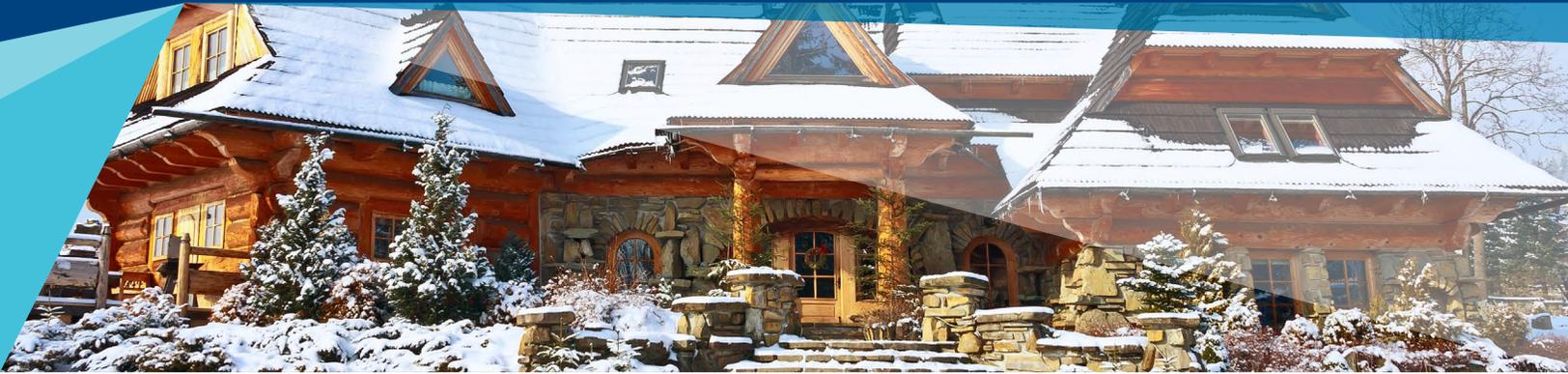


PREPARING FOR WINTER WEATHER



Although many consider the winter season a wonderland, the weather conditions can create potential hazards for many homeowners and drivers, particularly in the Midwest and Northeast regions of the country. Icy roads, frozen pipes, collapsed roofs, and slippery walkways all have the potential to cause accidents, injuries, and property damage.

In fact, according to the Insurance Information Institute, with average annual losses of \$1.2 billion, severe winter weather is the third-largest cause of catastrophe losses, behind hurricanes and tornadoes. Regardless of the coming winter's forecast, it only takes one storm to cause significant loss. There are some specific actions you can take to prepare and protect yourself and your property from excessive damage related to freezing temperatures, snowstorms, blizzards, sleet, and hail.

PROPERTY PREPAREDNESS

Some of the most common causes of home damage during the winter season are frozen pipes that burst and cause flooding; hail damage, fallen trees, ice dams that form on roofs with poor insulation, backed-up gutters that force water under shingles as they melt, and fires from

congested fireplaces or unsafe heating sources. Before winter fully sets in this year, you may want to consider implementing some or all of the precautionary steps outlined below to mitigate or avoid significant loss from these or other winter weather risks.

Indoor Precautions

- Learn where your water shut-off valve is located before you're faced with an emergency.
- Install an automatic water shut-off system, which can sense increased water flow caused by a burst pipe and will shut down the system to avoid significant damage.
- Insulate exposed pipes and leave taps open with a slow drip to avoid freezing.
- Inspect pipes, hoses, belts, and clamps, and promptly repair any damage found.
- When going away for an extended period, set the heat to no lower than 55 degrees.
- Consider installing back-up generators to power your home's appliances, sump pumps, as well as security, alarm, and heating systems in the event of a power outage. However, never use electric generators indoors, inside a garage, or other closed-in location due to potential carbon monoxide poisoning.

According to ready.gov, each year, an average of 430 Americans die from unintentional carbon monoxide poisoning, and there are more than 20,000 visits to the emergency room with more than 4,000 hospitalizations.

Outdoor Precautions

- Regularly inspect and maintain mature trees and other vegetation. Wind or heavy snow can make weak branches fall easily. Have trees trimmed before the season, particularly those near the house.
- Clean out your gutters and spouts, and consider installing gutter guards so that debris doesn't collect and interfere with water flow off of your house.
- After a hail storm, assess your roof (or hire a professional to do so) and address damaged shingles in a timely manner to avoid leaks and additional loss.
- Keep extra rock-salt or ice-melt and sand accessible to clear and add traction to icy walkways and driveways.
- Repair broken steps and unsteady handrails, which will become extra dangerous when covered with snow and ice.

PERSONAL PREPAREDNESS

- Sign up for emergency advisories through your local jurisdiction.
- In case of a prolonged power outage, have extra gallons of drinking water, non-perishable foods, a manual can-opener, medications, first-aid kit, fire extinguisher, flashlights, battery-powered radio, extra batteries, and warm clothing and blankets on hand. Consider special infant-care or elder-care items if applicable.
- Create a family communication plan so you will know how to get in touch with each other if you are not together when an emergency strikes.

Take steps as early as possible to prepare yourself and your property to mitigate loss and damage, and make sure you have appropriate insurance protection in place in case of a loss. If you do need to file a claim, don't wait. Document the damage, take inventory, and mitigate further damage as quickly as possible. To discuss your property preparedness and ensure you have the proper insurance protection in place, contact your Marsh Personal Risk Advisor.

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TRAVEL CONSIDERATIONS

In general, avoid driving during or after severe winter weather. If you must travel, consider the following pre-travel tips:

- Have your vehicle inspected, specifically the battery, lights, and all belts and hoses. You may want to invest in an engine-block heater.
- Keep your gas tank at least half-full.
- Plan your route and allow plenty of extra time to get to your destination. Contact someone there to let them know your plan and when you should be arriving.

In case you become stranded, it may be helpful to keep the following items in your car:

- Extra cell-phone charger and battery, and a list of emergency contacts.
- Shovel and windshield scraper.
- Battery-powered radio with extra batteries.
- Flashlight with extra batteries.
- Tire chains and rope.
- Road salt and sand.
- Booster cables.
- Emergency flares and brightly colored flags or help signs.
- Water and snack food.
- Blankets, extra hats, coats, and mittens.
- First-aid kit.
- Road maps and a GPS or compass.
- Waterproof matches and a can to melt snow for water.

If you are prepared, you will be less likely to panic and more likely to make smart decisions if faced with an emergency.