



What to do after a winter weather event

Recover

Necessary recovery actions from a winter storm can vary from snow removal to repairing damage to your home or property. Follow these steps after a winter storm, making sure to stay safe.

BEGIN REMOVING SNOW RIGHT AWAY

- Safety first! If it's warm enough and safe to go outside, fresh snow is easiest to clear. Shovel after each snowfall. Take breaks to avoid overexertion.
- Shovel or use a snowblower to clear the front steps, sidewalks, and driveway of snow and ice.
- Apply a de-icing product on walkways and stairs to prevent slips and falls.
- Clear snow from your home's furnace exhaust vent.
- Place non-slip mats in your front entryway to prevent slipping.

WATCH WINTRY ACCUMULATION AND CLEAN THE ROOF

- Monitor your roof's snow load to ensure it does not exceed maximum capacity and clear ice dams.
- Clear the snow from your home, shed, and garage. For safe removal that won't damage your roof, hire a snow removal contractor.

USE YOUR GENERATOR DURING POWER OUTAGES

Follow the manufacturer's recommendations for proper generator use.

Portable generator

- Portable generators should be operated outside in a well-ventilated area and away from windows. Use extreme caution when determining where to operate the generator.
- Portable generators should never be run unattended and while running, should be checked periodically.
- Portable generators should not be fueled while hot.

- Do not let snow accumulate on top of a portable generator.

Permanent generator

- Permanent generators are more self-sufficient than portable models but should also be monitored periodically while they are in operation.

ASSESS YOUR HOME AND DOCUMENT ANY DAMAGE

Inside

- Watch for signs of snow load damage, such as creaking sounds, a sagging roof, cracks in the ceiling or walls, water stains and doors or windows that no longer open and close correctly.
- Check for flowing water from faucets. If water isn't flowing and you suspect frozen pipes:
 - Shut off the water supply.
 - If you have power, open cabinet doors to let heat in to affected area.
 - Call a plumber to make repairs for any burst pipes.

Outside

- If a utility line is damaged or may become damaged, call the utility company. Stay away from any downed power lines.
- Assess downed trees or large limbs that may fall.
 - If the tree/limb is located on your driveway or yard, call a tree care professional.
 - If the tree/limb is located on a road or sidewalk, call your municipal public works department.

Document

- Create a list and take photos or videos to document any property losses.

CONTACT YOUR INSURER ASAP, IF YOUR HOME IS DAMAGED

- Contact your insurance agent as soon as possible. Have information ready to provide such as your name, contact info, policy number, type and date of loss, a description of the loss and your home inventory. You should be assigned a claim number, and an adjuster who will work with you.
- If you need to relocate, keep records and receipts for additional expenses. Most insurance policies cover emergency living arrangements such as a hotel or temporary housing.
- Keep receipts and documentation for any services rendered or purchases. Consider creating an electronic file for this information in a cloud storage account so you can access it from anywhere.
- Adjusters may tell homeowners to hire a professional cleaning service or purchase a tarp for your roof. Keep these receipts.

TAKE STEPS TO MITIGATE FURTHER DAMAGE

- Mitigate further damage by hiring a reputable roofer to place a tarp over your damaged roof and/or a restoration service for water removal before mold becomes an issue.
- If it's safe to do so and recommended by your adjuster, remove any salvageable belongings to a safe, dry space like a storage unit or a family member's home.