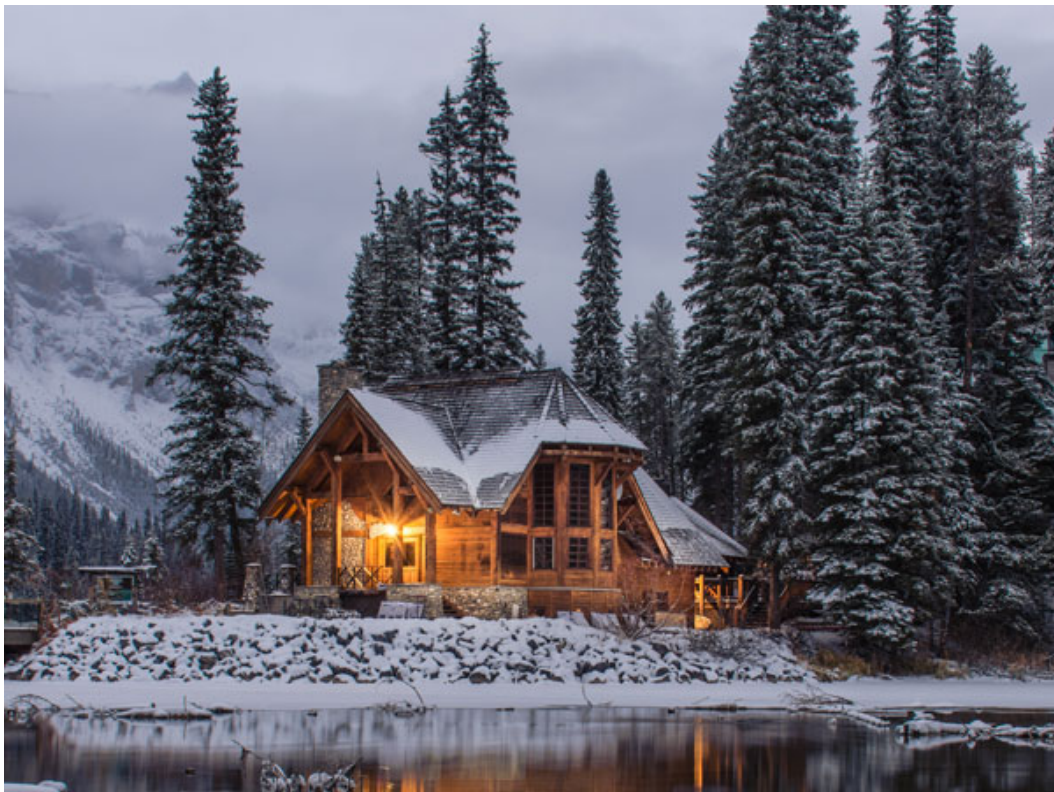


# white**GLOVE**

Handling your personal risk with care.

**OCTOBER 2020**

**WhiteGlove** is The Starr Group's quarterly digest featuring articles to fit your unique lifestyle. This series keeps YOU informed about your personal #risk.



## **Protect your Home this Winter**

Living in Wisconsin can be tough, with the long and bitterly cold winters. Winter storms range from flurries to full-blown blizzards in an instant. And if that wasn't enough, snow storms are usually followed by a cold snap, bringing strong winds, ice, sleet and freezing rain. Here are a few tips to prepare your home before winter hits:

## Check Your Roof

Clean the gutters of your home, garage, and guest house. Fix any leaks your roof might have. This keeps water and ice from entering through the roof, and [prevent ice dams from forming](#). If you have a flat or low pitch roof, hire a contractor to check the roof and ensure it can sustain the heavy weight from accumulating snow, ice, or water if drains on the roof fails.

Be sure to trim any tree branches [hanging over the roof](#). Even [a small tree branch](#) can cause a surprising amount of damage.



## Check Your Insulation

Check the insulation in your walls and attics, make sure the caulking around your windows is in good shape, and replace any damage weather stripping around your windows and doors.

Insulate your windows from the inside with plastic shrink film to seal out drafts and increases energy efficiency.

Insulate your pipes and (if you are really concerned about pipes freezing) open your faucets just enough to let the water drip.

## **Service Heating Equipment & Locate Your Fire Extinguisher**

If you have a [wood-burning fireplace](#) it is important to regularly inspect, clean, and maintain it. Make sure you hire a reputable chimney inspector once a year.

Creosote residue builds up in chimneys with each use, and chimney fires can spread very quickly. Be sure to use dry wood, as it burns hotter and creates less creosote.

The large change in temperature in your chimney can cause cracking that allows carbon monoxide to build up and circulate back into your home. Install a carbon monoxide detector in your home and service your fireplace on a regular basis.

If you light fires indoors at all, even candles in a fireplace, make sure you have a [charged, recently serviced fire extinguisher](#) and that *everyone* in the house knows where it is and how to use it.

## **Check Exhaust Vents**

Ensure the exhaust from [all fuel-burning equipment](#) ([kerosene](#) or [wood-burning stoves](#)) is vented to the outside, and keep the vent clear of trees and bushes. This will avoid the build-up of toxic fumes inside the building. When refueling equipment, make sure to do it outside.



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