



# Get Ready for Winter Weather

By John D. Doak, Oklahoma Insurance Commissioner

Today, Nov. 12, is Winter Weather Awareness Day in Oklahoma. Our first significant cold snap has already arrived. Now is the time to prepare for winter weather and make sure you and your family are safe through the cold months.

Each year, dozens of Americans die from exposure to cold temperatures, in addition to injuries and fatalities caused by auto accidents and dangerous use of heating devices. Many times, high winds, freezing rain, sleet and heavy snowfall accompany winter storms, leaving behind a trail of destruction.

What can you do to avoid these extreme dangers? Take the time to do the following:

## Prepare Your Home and Property for Winter Weather

- Winterize your vehicle and keep the gas tank full to prevent the fuel line from freezing.
- Insulate your home with storm windows or by covering windows with plastic to keep cold air out.
- Maintain heating equipment and chimneys by having them cleaned, serviced and inspected every year.
- When you are away from home, leave the heat set to a temperature no lower than 55° F. When you are home, set the thermostat for at least 65 degrees to keep the temperature inside the walls warm enough to prevent pipes from freezing.
- Clean out gutters, so melting snow and ice can flow freely, and consider installing gutter guards.
- Trim trees and remove dead branches to prevent weakened trees or limbs from damaging your home or car, or injuring someone walking by your property.
- Repair steps and handrails and seal cracks and holes in outside walls and foundations.
- Keep combustible items away from any heat sources, including wood stoves and space heaters.
- Install smoke and carbon monoxide detectors and ensure they are working properly.

## **Have a Plan**

Know what each member of the family will do to deal with ice, snow, and frigid temperatures.

## **Always be Weather Aware, Especially When Traveling**

When winter precipitation is forecast, consider delaying the trip or changing your plans to avoid being caught in a dangerous situation. Small amounts of winter precipitation can cause significant travel problems. Always pay attention to weather watches, warnings and advisories. Keep up to date on the latest forecasts and warnings from television, radio, Internet and/or weather radio.

## **Build an Emergency Winter Storm Safety Kit**

Your family plan should include a winter storm safety kit, especially with the possibility of losing electrical power and/or water service. Your safety kit should include:

- Water - at least a 3-day supply; one gallon per person per day,
- Food - at least a 3-day supply of non-perishable food,
- Flashlight and extra batteries,
- Battery-powered or hand-crank radio,
- First aid kit,
- Medications (7-day supply) and medical items (hearing aids with extra batteries, glasses, contact lenses, syringes, etc.),
- Multi-purpose tool and tools/supplies for securing your home,
- Sanitation and personal hygiene items,
- Copies of personal documents (medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies),
- Cell phone with chargers,
- Baby supplies and/or pet supplies
- Sand, rock salt or non-clumping kitty litter to make walkways and steps less slippery,
- Warm coats, gloves or mittens, hats, boots and extra blankets and warm clothing for all household members,
- Ample alternate heating methods such as fireplaces or wood- or coal-burning stoves.

## **Know Your Insurance Policies**

Most homeowners policies cover winter-related disasters such as burst pipes, ice dams and wind damage, as well as fire-related losses. Damage to homes caused by flooding is excluded from standard homeowner policies. Flood insurance is available, so ask your insurance professional about available policies. Flooding from melting snow can overburden sewer systems, causing back up into your home. Backed up sewers can cause thousands of dollars in damage to floors, walls, furniture and electrical systems. Sewer back-up coverage must be purchased either as a separate product or as an endorsement. Keep in mind that standard homeowners policies include additional living expenses in the event that a home is severely damaged by a covered disaster.

For more helpful tips on winter weather preparedness, including information on homeowners, renters or auto insurance, contact the Oklahoma Insurance Department's Consumer Assistance Division at 1-800-522-0071 or go online at <http://www.ok.gov/oid/>.