

Tips for Before, During, and After a Winter Storm

Winter storms can bring ice, snow, high winds, life-threatening temperatures, and even lightning. Here are a few tips to help you prepare for, ride out, and recover from these weather events.

BEFORE A WINTER STORM

- Prepare a waterproof first-aid kit that includes warm clothing/blankets and essential medications.
- Familiarize yourself with the symptoms of frostbite and hypothermia.
- Prepare your home by insulating pipes and making sure warm air is flowing under sinks around pipes.
- Remove branches and dead limbs or trees so they don't break off under the weight of ice or snow and damage your home or autos.
- Clear gutters and downspouts to prevent ice dams.
- Ensure the main water shut-off valve is easily accessible in case of a leak or burst pipe.
- Use surge protectors for electronic equipment.
- Review insurance policies and record important telephone numbers.
- Develop a communication plan so family members know how to stay in touch if cell towers or power lines go down.
- Consider buying a generator or having some alternative source of heating.

- Put a cold-weather emergency kit in your vehicle and plan ahead for bad-weather driving, possibly including tire chains, a flashlight, kitty litter, and a fire starter kit.
- Have a battery-operated radio with fresh batteries.
- Store ice melt, sand, or kitty litter to treat walkways and driveways.

DURING A WINTER STORM

- Staying safe is your first priority.
- Stay inside your home.
- Keep cellphones fully charged.
- Turn on faucets to allow a small trickle of water to flow to keep the flow of water in the lines and prevent freezing.
- Avoid fallen power lines.
- Report outages to the power company.
- Stay off roads if possible.
- Seek shelter if told to do so.
- If caught on the road, tune in to weather and traffic reports and consider seeking shelter until roads are safe.

AFTER A WINTER STORM

- Clear ice and snow. Treat areas prone to icing.
- Be aware that snowmelt can cause flooding and falling trees.
- If you have property damage, report the claim as soon as possible. Request a field adjuster to inspect your property when reporting your claim to your insurance carrier.
- Document any property damage with photographs.
- Keep any receipts from purchases or services used because of the loss. Your claims representative may request these for reimbursement purposes.

These helpful tips are just part of good preparation when facing winter storm conditions. To make sure you have the proper coverage in place, reach out to our personal insurance team at 1-833-546-2872.

Winter Weather Terms

Winter Storm Warning	Issued when hazardous winter weather in the form of heavy snow, heavy freezing rain, or heavy sleet is imminent or occurring. Winter Storm Warnings are usually issued 12 to 24 hours before the event is expected to begin.
Winter Storm Watch	Alerts the public to the possibility of a blizzard, heavy snow, heavy freezing rain, or heavy sleet. Winter Storm Watches are usually issued 12 to 48 hours before the beginning of a Winter Storm.
Winter Weather Advisory	Issued for accumulations of snow, freezing rain, freezing drizzle, and sleet which will cause significant inconveniences and, if caution is not exercised, could lead to life-threatening situations

SOURCE: READY.GOV

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