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PROTECT YOUR HOME FROM DAMAGING WINTER WEATHER

JACKSON, Miss. – Winter can bring extreme weather conditions. These conditions often create a high risk of damage to your roof, interior, and plumbing. Your homeowners or renter's policy can protect you against common winter damage, so check your policy before temperatures drop.

The National Association of Insurance Commissioners (NAIC) reminds you to review your insurance policies and consider these tips this winter season.

WHAT YOU NEED TO KNOW

To reduce your risk of damage from winter weather, maintain your property before snow, ice, and freezing temperatures arrive. Snow and ice accumulation can make tree limbs snap off and fall onto houses or power lines. Heavy snow and ice can also cause unseen structural damage and even make your roof collapse.

Below freezing temperatures can cause pipes to freeze and break. Interior and exterior pipes, such as irrigation lines and garden hoses still attached to the home, are all at risk. In warmer areas, your interior pipes may not be well insulated and may not withstand rare below freezing temperatures.

WAYS TO PROTECT YOUR HOME

Look at the trees around your property and cut back branches or stems that are dead, dying, diseased, or broken. Clearing the debris from your gutters will help prevent ice dams by allowing meltwater to drain freely. Use a safe and secure ladder when removing leaves and debris from gutters or contact a professional to assist you.

To minimize the risk of frozen and cracked pipes, detach garden hoses from your home before freezing weather begins and properly winterize your home and irrigation systems. To protect interior pipes, leave your faucet running with a slight drip and open the cabinet doors under your sinks. This allows water to keep moving through interior pipes, reducing the chances of freezing, and also allows warm air to circulate around your plumbing lines.

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