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SEASON: Winter 2014

**Topic:** Winter weather preparation

# Preparing for Winter Weather

# Getting ready for winter weather

Fall has arrived, but there's still time to get ready for winter weather, including storms. Extreme cold is always a possibility here in the tri-states, so we at B & S Insurance have compiled some tips to help you stay safe and limit damage.

## Preparing your home

- Perform basic winter maintenance insulate your walls and attic, caulk and weatherstrip doors and windows, and insulate water lines that run along outer walls. When temperatures drop, keep water taps slightly open so they drip continuously, and keep the cabinets under sinks open to allow warmer air in.
- If you use a fireplace or wood stove, have the chimney or flue inspected each year. Make sure your house has working smoke and carbon monoxide detectors, and test them monthly.
- Check your emergency supplies and ensure that you have adequate food and water, along with a battery-powered radio, in the event of an extended power outage. You'll want a week's worth of supplies, or more if you live in a remote area.
- Never use gas-powered generators or barbecue grills indoors. These can allow deadly carbon monoxide to build up.

### Preparing your car

- Have your vehicle serviced according to manufacturer recommendations. Check the antifreeze level.
- Keep the gas tank near full, which helps avoid ice in the fuel lines and the gas tank itself.
- Replace wiper fluid with a wintertime mixture.
- Make sure your tires are in good shape and have the proper air pressure.
- Check to confirm your battery has a good charge, your heater and defroster are working well, and that your emergency lights are functional.

# **Preparing yourself**

- Always wear temperature-appropriate clothing, such as hats, gloves, scarves, etc.
  Remove any wet clothing immediately. And keep spare clothing in your car trunk throughout winter in case you are stranded or stuck.
- Stay hydrated. You might think this is more important when it's warm outside, but it's just as vital in winter.
- Be mindful of physical exertion and the amount of time you're spending outdoors. Shoveling snow is hard work, so don't overdo it!

Winter is a lot of fun, and we're looking forward to sledding, building snowman, and trips to see family and friends. So get your house, car and body ready, and have a great season!

#### Contact Us!

At B & S Insurance Agency, we can work with you to make sure you've got the coverage you need, while at the same time using all possible credits and discounts to make that coverage

affordable. Just give us a call at toll free, 888-310-6161 or send us a note at <a href="mailto:bandsins@centurytel.net">bandsins@centurytel.net</a>. We want to help you meet your goals, and make sure what's important to you is protected!

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