



Cold Weather Protection

Happy New Year!!! The winter season is finally upon us, although for many Texans it feels just like any other day, just slightly cooler. As we all know the weather in Texas can change at the drop of a hat, and we have to be prepared for anything Mother Nature throws our way. Remember the first week of December 2017... the week started in the 80's and two days later south central Texas received 1-5 inches of snow. When it comes to Winter Storms, they were third on the list for most occurring natural catastrophic events in the United States in 2017. Those storms accounted for 24 fatalities and 2.2 billion dollars in property damage.

Freezing temperatures, snow, ice, and wind can have a devastating effect on your property and budget. Fortunately there are some precautions that can be taken to try and avoid the expense and inconvenience of winter storms. Below are some tips from the Insurance Information Institute to help protect your property from winter weather.

Winter Weather preparations for outside your property:

- Use caulking to seal cracks and wall opening to help prevent cold air and moisture from entering your home or building. Caulk and install weather stripping around windows and doors to prevent warm air from leaking out and cold air from blowing in.
- Clean out the gutters. Remove leaves, sticks and any other debris from any gutters or roof drains, so that melting snow and ice can flow freely. This will help prevent ice damming, which is caused when water is unable to drain through gutters and instead seeps into the property.
- Trim trees and remove dead branches. Wind, ice and snow could cause weak trees or branches to break and damage your property or even injure anyone walking by your property.
- Repair steps and handrails – broken stairs and banisters can become dangerous when covered with snow and/or ice.
- Wrap any exposed pipes or hose bibs and disconnect any hoses.

Winter Weather preparations for inside your property:

- Add extra insulation to attics, basements and crawl spaces. If too much heat escapes through the attic, it can cause ice and snow to melt on the roof. Water can then refreeze leading to more ice build-up. Well insulated basements and attics will also help protect pipes.
- Have your heat system serviced. Heaters, furnaces, and chimneys should be serviced at least once a year to prevent fire and smoke damage.
- Provide a reliable back-up power source. In the event of a power outage, continuous power will keep you warm and help prevent frozen pipes. Consider purchasing a portable power generator to ensure safety, and if you do, make sure and follow all guidelines for safe operation.
- Check pipes closely for the presence of cracks and leaks. If a crack is present, make sure and have the pipe repaired immediately.
- Move combustible items away from any heat sources that you will be using. This includes fireplaces, wood stoves, and space heaters.
- Install or check smoke and carbon monoxide detectors. Not only does the probability of a fire increase in the winter, but so does the chance of carbon monoxide poisoning. Regularly check and make sure your detectors are functioning properly.
- Know where your pipes are located and know how to shut them off. If your pipes freeze, speed is critical. The quicker you shut off water or direct the plumber to the problem the better your chances are of preventing major damage.

Until next time my friends, be prepared and stay safe.

From all of us at the Gerloff Companies, we would like to wish each of you a Happy and Prosperous New Year.

Reference: "Insurance Information Institute: "Protect your home from winter weather"

Happy New Year! 2019

Thank you for your business and support in 2018

January 2019

	Events
January 1:	Office Closed
January 9:	IFMA Luncheon
January 9:	AAFAME Luncheon
January 10:	ACA Luncheon
January 16:	IIASA Luncheon
January 16:	SABOMA Luncheon
January 17:	CAMO Meeting
January 17:	SAABE Luncheon
January 24:	IWSA Luncheon
January 27-30:	TASA Mid Winter Conference

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 News Years Day Office Closed	2	3	4	5
6	7	8	9 AAFAME IFMA Luncheon	10	11	12
13	14	15	16 SA Boma Lunch IIASA Luncheon	17 CAMO Meeting SAABE	18	19
20	21	22	23	24 IWSA Luncheon	25	26
27 -----TASA-----	28 --Mid Winter--	29 -----Conference-----	30	31		

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