

# Massachusetts Residents Urged to Protect their Homes and Vehicles this Winter

Last year's record breaking snowfall has many Massachusetts residents concerned that this winter will mirror 2015. While predictions vary for what's in store, the Massachusetts Office of Consumer Affairs and Business Regulation and the Division of Insurance recommend preparing in advance to minimize the circumstances that can lead to claims from winter storms.

Consumer Affairs Undersecretary John Chapman reminds property owners that damage caused by snow, freezing rain, and cold temperatures can be minimized with proper precautions. Routine maintenance can also help consumers avoid claims on their homeowner and auto insurance policies, helping keep premiums down.

"Adequately preparing for the winter weather should be a priority for homeowners as repairs from storm damage can be very costly," Consumer Affairs Undersecretary John Chapman said. "If last winter taught us anything, it's that early preparation is key to forestalling ice dams and burst pipes, which can cause major damage to most consumers' greatest asset."

The Division of Insurance recommends consumers take preventive measures when preparing a home or vehicle for the winter season.

## Winterizing your home:

- All walkways and driveways should be cleared of snow and ice and treated with ice melt. Salt ice melt can be dangerous for animals. Use a pet-friendly alternative to avoid illness or injury to animals.
- Make sure your trees are trimmed back from your house and away from power lines.
- Clear gutters and downspouts and keep roofs free of significant snow accumulation.
- Inspect the underside of the roof for signs of leaks.
- Make sure the chimney is clean and in good working order.
- Make sure all water pipes are properly insulated to prevent freezing.
- If your smoke detectors and carbon monoxide detectors are electric, make sure you have a battery back-up.
- Check the heating system and make sure heat is being delivered to all vents.
- Keep dryer vent unobstructed.

## Protecting your vehicle:

- Have a mechanic check your vehicle to make sure all systems are running properly.
- Make sure tires have adequate tread and the recommended air pressure.
- Check your spare tire and make sure it, the jack, and lug wrench are all stored in the trunk.
- Make sure you have jumper cables, a shovel, tire chains, a bag of salt and sand, basic tools, and a medical kit.
- Carry a cell phone and have a flashlight, ice scraper, snow brush or broom, and signaling devices such as flares or reflective triangles in the vehicle. Bring along extra warm clothing, gloves, a blanket, food and water.

- Keep the windshield wiper fluid tank filled and carry an extra container of fluid in your vehicle. Make sure your wiper blades are in good working order.
- Maintain at least a half tank of gasoline.
- Clean snow and ice off your car as necessary.
- Drive cautiously.

“The last thing a consumer wants to hear after enduring snow and ice storms is that the damage may not be covered or that their claim is being denied,” said Insurance Commissioner Daniel Judson. “It’s a good idea at this time of year for policyholders to check-in with their carrier or independent agent to understand their coverages and responsibilities in terms of deductibles so there are no surprises.”

Filing insurance claims:

- Call your insurance company’s claims reporting number as soon as possible.
- If you work with an independent insurance agent, notify him or her of your claim as well.
- Understand your coverage for potential wind and flood damage.
- Protect your damaged property to the extent you can to prevent further damage and salvage what you can.
- Note and photograph all damage and losses. This will assist in settling claims.
- If temporary housing is necessary, check your policy for Loss of Use coverage. Your policy may cover such expenses up to a stated amount.
- Be sure everything is considered in the claim. Back-up your claim with written estimates.

Consumers with questions about their insurance coverage can call the Division’s Consumer Services Unit at (617) 521-7777. The Division’s website at [www.mass.gov/doi](http://www.mass.gov/doi) also provides valuable information regarding all lines of insurance, including auto and homeowners.

The Office of Consumer Affairs and Business Regulation is committed to protecting consumers through consumer advocacy and education, and also works to ensure that the businesses its agencies regulate treat all Massachusetts consumers fairly. Follow the office at its [blog](#), on [Facebook](#), and on Twitter [@Mass Consumer](#).

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