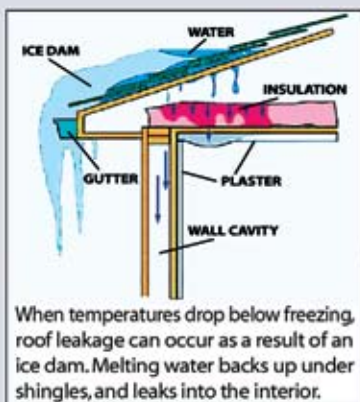




Is your home winter wise? Protect your home from the ravages of winter

Michigan winter can bring burst pipes, leaky roofs, and other costly structural damage. A little precaution goes far in averting such hazards.



When temperatures drop below freezing, roof leakage can occur as a result of an ice dam. Melting water backs up under shingles, and leaks into the interior.

ICE DAMS occur when heavy snow buildup melts during the day then refreezes as temperatures drop overnight. After several days of melting/freezing cycles, the melted water and ice work up under the shingles until water enters the attic and damages ceilings, walls, and contents. If an ice dam goes unnoticed for an extended period, it can cause significant damage to your building and contents.

- Keep gutters and down spouts clear of debris, snow and ice, so melting roof snow can flow. Keep snow on your roof to a minimum. Roof rakes let you stand on the ground safely to pull the snow off the roof.
- Evaluate the insulation and ventilation in your attic. R-38 value is preferable in northern climates. Good airflow under eaves and soffits is essential to a cool, dry attic. Vents ensure a steady flow of cold air under the roof deck.

FROZEN WATER PIPES cause extensive damage to many homes and businesses every winter. If you think turning the heat down while you're away or on vacation will save you money, think again. If your water pipes freeze and burst, it could cost thousands of dollars to repair floors and replace furniture and keepsakes.

- Locate and insulate pipes susceptible to freezing -- typically near outer walls, in crawl spaces, or in the attic. Wrap pipes with UL approved heat tape. Seal air leaks. Disconnect garden hoses and shut off and drain water from pipes leading to outside faucets. Never try to thaw a pipe with an open flame or torch.
- If you expect to be away for more than a day or two, drain and shut off the water supply to your home or business (except indoor sprinkler systems.) Have someone check regularly to ensure the heat is still on and things are okay.
- Make sure you and your family/employees know how to shut off the water in case pipes burst. Stopping the flow of water can minimize damage. Be mindful of the risk of electric shock in and around standing water. Call a plumber and contact your insurance agent.

For more winter wise advice, visit us online at www.fmic.com

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