

November 15, 2023

## Preparing Vacant & Seasonal Properties for Winter

Winter is once again upon us, bringing snow, ice, and sub-zero temperatures along with it. It is also the time to winterize any of your vacant properties or seasonal buildings from weather-related issues. The following is a list of items you should check:

- ◆ Inspect and complete maintenance to roofs.
  - ◇ Ensure roofs are not damaged and no shingles are missing.
  - ◇ Clean gutters to allow for proper drainage of water and to prevent ice build-up.
- ◆ Turn off water supply to the vacant buildings, then drain the lines and toilets.
  - ◇ Doing both steps will help prevent lines from freezing and will also prevent a large discharge of water should the plumbing fail.
- ◆ Seal gaps and cracks around windows and doors.
  - ◇ This prevents heat from escaping and prevents pests from entering the property.
- ◆ Unplug appliances.
  - ◇ Power surges and lightning strikes can damage appliances and even lead to fires.
  - ◇ Consider turning off the power to areas of the building via the electrical breakers.
- ◆ Ensure any furnaces are in good condition and working properly.
  - ◇ Complete scheduled maintenance and replacement of furnace filters.
  - ◇ Turn the heat down but not completely off.
- ◆ Lock all windows and doors.
  - ◇ Consider installing motion lighting to further help deter criminals from trespassing on your property.
- ◆ Check to ensure that all alarms are in working order and fire extinguishers are charged.
- ◆ Ensure snow removal equipment is at hand.
  - ◇ Have shovels and salt or sand available for sidewalks and entrance ways.

Keep in mind that properties should be inspected every 72 hours or sooner. Inspections will help identify any potential issues before they become major losses. It also helps deter trespassers and limit the chances of a break-in at your facility.

Should you experience a loss or claim, please email [claims@RMAinsurance.com](mailto:claims@RMAinsurance.com). For more information, contact a risk advisor below.

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