HUB Private Client

CHECKLIST

WINTER STORM

Winter storms can be relentless and unpredictable, so planning ahead is crucial for the safety of you and your family. Use this checklist to you help prepare, respond and recover from a winter storm.

Extreme winter weather is responsible for hundreds of deaths and substantial financial losses in North America each year. In 2021, Winter Storm Uri contributed to at least 210 deaths and caused close to $200 billion in financial losses, making it one of the costliest natural disasters in U.S. history. In 2022, severe weather events in Canada caused $3.1 billion in insured damages — making it the 3rd worst year for insured losses in Canadian history. Just two winter storms alone, one in British Columbia and the other in Ontario, over the holidays that December accounted for $260 million of the total damage.

By taking these proactive measures, you can ensure you're better equipped to handle the challenges winter storms present

- **Maintain Home Temperature.** Set your home temperature to at least 65° F / 18° C to prevent water damage caused by frozen pipes bursting.
- **Vehicle Readiness.** Ensure your vehicle is prepped for winter. Fill the gas tank and windshield wiper reservoir and check tire pressure. Schedule a vehicle tune up for optimal performance in cold conditions.
- **Create an Emergency Kit.** Assemble a 72-hour emergency supply kit with essentials, such as flashlights, batteries, non-perishable food, water, cash, blankets, clothing and toiletries.
- **Ice Melting Solutions.** Purchase rock salt or an eco-friendly alternative to melt ice on driveways, walkways and porches.
- **Snow Equipment Preparation.** Ensure snow shovels, blowers and necessary equipment are ready. Stock up on gas for snow blowers.

- **Heating and Power Backup.** If you have a fireplace or wood stove, stock up on firewood. Have additional blankets, lanterns and flashlights ready in case of power outages. Ensure that home power generators are in proper working order, fully fueled, and properly exhausted when in use.
- **Home Maintenance.** Winterize your furnace and change filters. Have your fireplace and chimney checked for soot buildup, proper ventilation and other potential safety hazards.
- **Non-Perishable Food.** Keep non-perishable foods that don't require cooking available for emergencies.

ACTIONS DURING A WINTER STORM

- **Stay Indoors.** Avoid unnecessary travel. Wear proper footwear with traction and layered clothing if you must go outside.
- Safe Snow Handling. Refrain from lifting heavy snow. If necessary, lift using your legs to avoid strain on your back.
- **Community Check-in.** Keep an eye on older family members or neighbors for their safety.

POST-WINTER STORM SAFETY MEASURES

- **Await Official Clearance.** Wait for local authorities to confirm conditions are safe before Venturing outside.
- **Road Conditions.** Avoid driving unless absolutely necessary. Dress warmly and ensure your vehicle is prepared for icy conditions. Avoid unplowed roads and beware of black ice.
- **Home Maintenance Aftermath.** Keep drains and gutters clear to prevent water blockages and consider installing roof snow-melt systems to avoid ice accumulation.
- **Power and Heat Loss Solutions.** If experiencing a power outage without heat, consider seeking shelter with neighbors or family members who have power or alternative heating sources.

CRISIS RESOURCES

Be prepared. Know how to respond.

Severe weather, natural disasters and other catastrophic events can cause serious havoc — including property damage, physical injury, emotional trauma, liability claims and even the loss of life. It's important to be prepared so you can protect what matters most and recover as quickly as possible.

HUB Private Client is here to help. Visit HUB Crisis Resources for guides, tips, checklists and other information to help you prepare and respond to potentially destructive events like flood, hurricane and wildfire.

bit.ly/3WQSwC7

Speak to a HUB Private Client risk advisor for additional tips and ask how we can help design and secure coverage that meets your financial and lifestyle needs.

About HUB Private Client

HUB Private Client advises, advocates and protects with tailored solutions to protect your family and lifestyle today, while anticipating your needs and guiding you through tomorrow.