



Live Assured

during cold weather months

Winter Safety Tips - Protect your home and family this winter

Wood Stove Safety

- The resurgence of the wood-burning stove as a supplementary source of heat has led to an alarming - and growing - number of fires traceable to careless installation or misuse.
- If a wood stove is installed properly and carefully operated, there is little safety risk. However, many people take shortcuts in an effort to save money or time. This often results in fires that destroy property and endanger lives. Always have a fire escape plan that you practice regularly with your family.



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Some Important Wood Stove Do's and Don'ts.

- ✓ **DO** - make sure there is enough clearance between the stove and combustible materials, including floors, walls and ceilings.
- ✓ **DO** - place the stove on a noncombustible, fire resistant base that extends at least thirty-six inches around the perimeter of the stove.
- ✓ **DO** - have a mason or other competent person inspect the chimney.
- ✓ **DO** - burn only dry, well-seasoned wood. Burning green wood will cause combustible creosote in your stovepipe and chimney. Most chimney fires occur due to a buildup of creosote.
- ✓ **DO** - consider opening a window a crack for ventilation.
- ✓ **DO** - dispose of ashes in a closed metal container outside and away from the house.
- ✓ **DO** - have working smoke detectors and carbon monoxide detectors throughout your home. Replace any detectors that are over ten years old.
- ✓ **DO** - keep a filled fire extinguisher handy.
- ✓ **DON'T** - extend the stove pipe through a wall or ceiling unless there is no possible alternative.
- ✓ **DON'T** - connect a wood stove to a fireplace chimney unless the fireplace has been sealed off.
- ✓ **DON'T** - connect a wood stove to a chimney serving another appliance or burning other fuels.
- ✓ **DON'T** - start a stove fire with flammable fluids, such as gasoline.
- ✓ **DON'T** - burn trash in a stove; doing so can start a chimney fire.
- ✓ **DON'T** - use your wood-burning stove for cooking.
- ✓ **DON'T** - store wood or other combustibles beside or behind the stove. Keep material at least three feet away from the stove.
- ✓ **DON'T** - start the season without a chimney inspection.
- ✓ **DON'T** - burn pressure-treated wood because it contains toxic chemicals.





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Prevent Frozen Pipes and Water Damage

Each year more than 225,000 homes are damaged by water pipes that freeze and burst. A burst water pipe can cause thousands of dollars in damage to your home, furnishings, important papers, photographs, and family heirlooms. A small crack in a water pipe can spew 250 gallons of water a day into your home. **Don't let this happen to you!**

How to prevent frozen water pipes:

- ✓ Insulate pipes in crawl spaces, attics, and basements that are exposed to the cold. More insulation means more protection.
- ✓ Heat tape or thermostat-controlled heat cables can be used to wrap pipes.
- ✓ Always use UL listed products according to manufacturer's instructions. Do not use interior-use products on the exterior.
- ✓ Seal all cracks and holes in outside walls and foundations near water pipes that allow cold air in, especially around electrical wiring, dryer vents, and windows.
- ✓ Keep your kitchen and bathroom cabinet doors open during cold spells to allow warm air to circulate around pipes.
- ✓ If you have faucets connected to pipes that run through unheated or unprotected spaces, keep slow trickles of water flowing.
- ✓ Remove and drain garden hoses. If the supply line to the hose bib has a shut-off valve, shut off the supply to the hose bib and drain the supply line.
- ✓ If your house will be unattended for an extended period during cold periods, drain the water from supply lines.

Prevent Water Damage Caused By Winter Ice Dams

What is an Ice Dam? In the winter a warm attic can melt snow on the roof causing water to run down and re-freeze at the edge of the roof where it's colder. If ice builds up, it becomes an "ice dam" that blocks water from draining, so the water is forced under the roof covering and into the attic or down the inside walls causing water damage.

How to prevent Ice Dams: The best way to prevent ice dams is to maintain a cold roof. Use sufficient insulation in the attic to keep the inside warm air from getting into the attic and warming the roof. Also, maintain a cool, well-ventilated attic space that will not allow the roof to warm up.

Sources of heat leakage into the attic that should be addressed include the following:

- ✓ Ceiling light fixtures.
- ✓ All plumbing and heating penetrations, including chimneys, vent pipes and ducts.
- ✓ Attic hatches and pull-down stairs.
- ✓ Dropped ceilings over bathtubs, closets and cabinets, and kitchen soffits.
- ✓ Areas where walls are not completely sealed at the attic, such as stairway walls and interior partition walls.
- ✓ Electrical and telecommunication equipment cables, electrical boxes and fan housings, such as exhaust fans.
- ✓ Skylights.

What to do if you get an Ice Dam:

- ✓ If you see water staining a wall or ceiling where there is snow on the roof above it, act quickly to avoid extensive damage.
- ✓ Hire a contractor to carefully remove most of the snow from the roof above the ice dam.
- ✓ Have the contractor create one or two grooves in the ice dam to allow the ponding water to drain off. These grooves should go down to the actual roofing as damage to the roof may occur.
- ✓ If required, the contractor can use heat tape in the groove on a temporary basis to keep the groove from re-freezing closed.
- ✓ Do not chop or chip away the ice of an ice dam as the roof shingles can be damaged.
- ✓ Do not use salt or calcium chloride to melt snow on a roof as these chemicals are very corrosive.