



Wind, rain, fire, and ice can devastate... Is your home weather wise?

Michigan weather runs the gamut, sweltering heat to blistering cold. A weather wise home will keep your family safe and your property intact throughout the year.



EXTREME WEATHER is a given in Michigan. Yet 60% of all weather-related property losses occur during minor weather events. Much of the property damage caused by winds and rains, fire and ice, thunder and lightning, freeze and scorch, is easily averted. Just keeping your structures and grounds in good repair goes far. Then when severe weather threatens, a bit of picking up and latching down usually takes care of the rest.

Despite your best efforts, weather-related property damage may occur. Plan ahead for loss. Document your belongings by video or make a list for your insurance company, and consult with your independent insurance agent to ensure you have adequate coverage.

- Plan ahead for the safety of your family. Prepare an emergency "kit" to cover injury, power failure, heat loss, being stranded, and evacuation. Consider first aid and essential medications, non-perishable foods/fresh water, flashlight/fresh batteries, fire extinguisher, and protective clothing.
- Show everyone where the water shut-off is located, to ensure swift action in an emergency (i.e. ruptured plumbing). When you expect to be away in winter, turn off the water at the main valve. Have someone check on things regularly.
- Make regular inspections of your home and grounds. Keep gutters and downspouts clear of debris to avert backups; keep the roof clear of snow (work safely from the ground with an ice rake) to avert ice dams; check for loose or damaged shingles; seal around flashings and chimney; keep sidewalks and entrances clean and de-iced; remove dead tree branches; check smoke and carbon monoxide detectors regularly; make sure the fireplace and chimney are inspected and cleaned annually; make sure water lines along exterior walls are well insulated; weather-stripping is invaluable against destructive weather. All these safeguards are economically prudent, and not difficult.

AFTER THE STORM, inspect your home and if you find damage, take preventive action to reduce risk of further loss. If your roof is damaged, cover it as soon as possible with tarps secured with ropes and nails. Heavy rains generally accompany or follow severe windstorms, and water can cause devastating damage to the interior of your home. Get the damage repaired as soon as weather permits.

- Finally, when storms threaten, secure or anchor loose or flyaway items too large to bring in. Where possible, move cars, boats, other vehicles, etc., into an enclosed area.

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

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