



Invest in Your Investment Seasonal Dwelling Winterization Checklist

Michigan is a winter wonderland, yet our northern climate can be harsh, and the risk of property loss very real. Vacation homes can be at higher risk, and require special attention when occupancy slows or ends for the season.

FREMONT INSURANCE is here to help, not only in the event of a loss, but with recommendations for preventive action, as delineated below. Should you suffer a loss related to frozen pipes or snow accumulation in spite of following these procedures, ***Fremont Insurance will waive your property deductible.*** This is our way of saying "Thank You" for being a conscientious homeowner.



- Turn off the water at it's supply point – at street level where possible, or at entry to the dwelling, or turn off electricity to the well if applicable
- Maintain heat when not fully winterizing – at least 58 degrees to prevent furnace flue buildup – turn off the heat if the dwelling is fully winterized
- Remove perishable foods
- Drain the water lines and traps – especially water supply lines
- After draining, leave the valves open so residual water can evaporate
- Add antifreeze to hot water heating systems, toilets, washing machines, and sink traps
- Designate a neighbor, friend, or relative to visit and tour the dwelling at least weekly
- Ensure that gas tanks are scheduled for automatic fill, and accessible during periods of snowfall
- Clear the roof of snow periodically after storms to reduce the risk of ice backup or collapse
- Visit the dwelling personally during or after periods of extreme cold, snowfall, or suspected power outage
- Install motion sensors to your exterior lights
- Hire a professional contractor to winterize for you

Fremont Insurance has been insuring and investing exclusively in Michigan since 1876. By making this state our only place of business, we know the local geography, climate, demographics, and lifestyle in ways that national insurers can't.

Whether you're looking for home, auto, commercial, farm, or marine coverage, we can create a program tailored to your needs.

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