

WINTER HOME & AUTO CHECKLIST

HOME

- Review your homeowners coverage and know your deductible
- Know the difference between wind and flood coverage (and what's covered with each)
- Photograph your home and your most valuable belongings
- Secure outdoor furniture or put away
- Move valuables off basement floors
- Clean gutters & downspouts
- Inspect the roof for loose or damaged shingles
- Trim branches away from your home
- Have your heating system serviced
- Check smoke & carbon monoxide detectors
- Seal drafty windows and doors
- Disconnect and store outdoor hoses
- Make sure your sump pump is working properly
- Order ice melt now before stores run out (and pet friendly is appreciated!)



AUTO

- Check tire pressure and treads
- Consider purchasing snow tires (or all-weather tires)
- Check brakes, lights and wipers
- Test your battery (especially if it's older)
- Top off fluids now
- Test your heat and defroster
- Pack an emergency kit
- Invest in a quality ice scraper



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INSURANCE

Insurance products are not FDIC insured, not bank guaranteed,
not a deposit and not insured by any federal government agency.