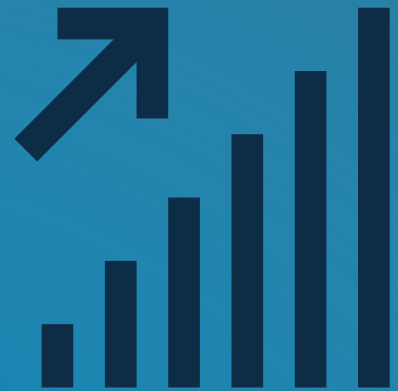


Dropping temperatures often lead to rising insurance claims



Extreme Artic air has arrived in the Midwest. Here are some tips to help protect your property this season.



Frozen pipes cause some of the most common and costliest cold weather claims (>\$18k, on average). Pipes in attics, crawl spaces and outside walls are particularly vulnerable to bursting in the winter. Here are a few simple ways to prepare your home or business:



Keep a trickle of water running from faucets that connect to pipes in unheated spaces.



Wrap exposed pipes with foam rubber sleeves or other insulating materials.



Open cabinet doors during cold spells so that warm air can circulate around pipes.



Slip and fall accidents can be very costly, whether they involve your employees or someone else legally on your premises. Each year these accidents result in thousands of workers' compensation or third party liability claims.

This risk can increase substantially with winter weather. What can you do to prevent these claims?



Treat all exterior areas where you expect to have pedestrian and/or vehicle traffic. Once and done is not sufficient - inspect and treat areas of potential hazard frequently.



Make certain the property has ample lighting during the shorter daylight hours of winter.

Sources:

1. Nationwide Claims Data 2. The Hartford