Follow these tips to prepare for a safe and enjoyable winter.



Going into a Northeast winter without taking at least a few precautions is like taking kids on a road trip without snacks — there will be consequences. To get through the cold weather season as successfully as possible, follow these tips to prepare your home, vehicle, business, and winter toys for the months ahead.

How to prepare your home for winter.

Most winter home preparation tips fall into two categories: 1) Preventing damage to your home from ice and snow, and 2) Keeping your family warm when temperatures plummet.

- **Have your roof inspected.** Make sure your roof is strong and leak-free now, before it's covered with a foot of snow.
- **Insulate your pipes.** Frozen pipes can burst and cause water damage.
- **Have your furnace inspected.** Don't wait for below-zero temperatures to find out it needs repairs.

For a more complete to-do list of winter preparation tasks, see our blog, Winterize your home with these 8 tips.

How to prepare your vehicle for winter.

Cars can take a beating during a New England winter, so it's important to make sure they're in good shape going into it. Follow these steps to winterize your vehicle.

- **Check and replenish key fluids.** This includes your engine oil, engine coolant/antifreeze, transmission fluid, and windshield wiper fluid.
- **Check your battery.** Have it checked by a mechanic or test the battery yourself with a multimeter (the reading should be between 11.9 and 12.8 volts). Batteries typically last between 50,000 and 60,000 miles, so consider replacing yours if it's reaching that milestone.
- **Change to winter tires.** Winter tires are made of softer rubber than regular tires, giving them a better grip on the road. Choose certified winter radials for the best performance. Certified winter radials are marked with this symbol:
- **Check hoses, belts, and wipers.** Extreme cold can cause rubber to weaken and crack, so make sure these are all in good shape now before temperatures drop.
- **Have your brakes inspected.** With ice and snow working against you, make sure your brakes are working for you. Have any necessary repairs/replacements made now.
- **Check all exterior lights.** To make sure you can see and be seen in a snowstorm, check your headlights, taillights, brake lights, and turn signals. Replace any bulbs that aren't working properly and clean off headlights now and throughout the season — dirt and road salt buildup can dim the beams.
- **Stock a winter emergency kit.** Basics should include:
    - Jumper cables
    - Foldable snow shovel
    - Cat litter (for traction)
    - Blanket
    - Extra wiper fluid
    - Ice scraper

For a more comprehensive list of emergency items, see our blog, Things you should keep in your car at all times.

Have a classic car? Follow our guide to prepare it for winter storage.

How to prepare your business for winter.

Many of the home winterizing steps apply to your business as well: Inspect the roof, protect your pipes, and have preventive maintenance done for your heating system.
To further protect your business:

- **Prepare for snow and ice removal.** Protect your customers and employees by hiring a snow and ice removal service. If you plan to clear ice and snow yourself, make sure you have the necessary supplies and equipment.
- **Be ready for a power outage.**
    - Back up any critical computer documents offsite or on the cloud.
    - Have a supply of flashlights and batteries on hand.
    - If a power outage would be especially damaging to your business, consider getting a backup power generator.

- **Schedule winterization of any business vehicles.** Prepare delivery trucks or company cars for the winter by following the steps listed above.

Have a seasonal business? Follow our tips for securely closing up shop for the winter.

How to prepare your snowmobile for winter.

We saved the best for last: Getting your snowmobile ready for winter fun.

- Check engine oil, gear oil, and brake fluids. Replenish if necessary and replace the oil filter.
- Check all lights. Test your high beams, low beams, and brake indicators. Have any non-functioning lights repaired.
- Inspect the track. Use a tension gauge to ensure the track tension meets the manufacturer's specifications (see your owner's manual) and examine the track for tears or misalignment.
- Check the battery. Make sure it's holding a charge and replace, if necessary.
- Inspect the handlebars. Check the throttle, brake levers, and cables. Test the emergency stop switch to ensure it's working properly.

It's also a good idea to brush up on these snowmobile safety tips.

With a little preparation, your winter can be festive and fun (not frigid and frustrating). And speaking of preparation, now's a great time to meet up with your local, independent insurance agent to review your coverage. Because even the best preparation can't prevent every possible home, business, or vehicle issue this winter.

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