Our last-minute guide to winterizing your home, business and vehicle.

It’s already feeling pretty wintery in New England, but if you haven’t yet prepared for the season, don’t despair. You can still take steps to protect your home, business and vehicle from the ravages of Old Man Winter. Just use our winterizing checklist.

Winterizing your home

- **Have your furnace and heating ducts inspected.** Call your HVAC professional to perform an inspection and provide any necessary service and repairs.
- **Have your chimney cleaned.** Wood fires leave a blackish residue on the inner walls of your chimney called creosote. Creosote buildup can be flammable, so call a chimney sweep now to prepare for safe, cozy fires all winter long. Santa will thank you, too.
- **Protect your pipes.** Insulating your pipes can prevent them from freezing and can also make them more energy efficient (it won’t take as long for water to heat up). Pre-slit pipe foam from the hardware store is easy to apply with duct tape.
- **Weatherproof doors and windows.** Drafts sneaking in doors and windows can steal your money by jacking up heating bills. Use caulk and weather-stripping to block drafts, and if you have storm doors and windows, install them now. You can also buy insulation kits online or in most hardware stores to shrink-wrap your windows with plastic.

- **Inspect your roof, gutters and downspouts.** If your roof isn't already laden with snow, have it inspected for leaks. Make sure your gutters and downspouts are clean and unblocked to avoid ice dams. Adding extra insulation to your attic can also protect against ice dams.

Winterizing your business

Many of the home winterizing steps apply to your business as well: **Protect your pipes, inspect the roof,** and have **preventive maintenance** done for your heating system.

To further protect your business:

- **Prepare for snow and ice removal.** Snow and ice in your parking lot or on walkways can be an accident (and possibly a lawsuit) waiting to happen. You can protect your customers by hiring a snow and ice removal service; if you do, make sure to obtain a copy of their certificate of insurance. If you plan to do it yourself, make sure you have the necessary supplies and equipment (shovel or snow blower, rock salt, etc.)
- **Be ready for a power outage.**
    - Backup 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 (for instance, you run a grocery store and your perishables would spoil), 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 below.

Winterizing your vehicle

Amateur mechanics can perform some of these steps themselves. If you're no mechanic, schedule an appointment with a professional and ask them to:

- **Check the battery.** Have the mechanic run a battery load test to determine if you need a new one. Also, have the posts and connections checked for corrosion.
- **Change wiper blades and refill wiper fluid.** A windshield full of road salt and no wiper fluid is a dangerous combination.
- **Get snow tires.** New England is covered with snow for most of the winter, so snow tires are a smart investment. They'll give you better traction and keep you and your family safer on the road. If you don't have snow tires, check to make sure your regular tires are properly inflated and the treads aren't worn down.
- **Check antifreeze fluid.** Your radiator should have a 50-50 mix of antifreeze to water. Here's how to check and refill the fluid.
- **Change the oil.** Cold temperatures can thicken your oil and make it less effective. Your vehicle's owner's manual may recommend a thinner viscosity for cold weather driving. If it does, switch to the recommended oil for the winter months.
- **Stock your vehicle with emergency tools and supplies.**
    - Jumper cables
    - Foldable snow shovel
    - Cat litter (for traction)
    - Blanket
    - Ice scraper
    - Extra wiper fluid

(For a more exhaustive list of emergency supplies for your vehicle, read 14 things you should keep in your car.).

And of course, never head into winter without adequate homeowners, business and auto insurance. Patriot can help you prepare for anything winter throws at you.