

5 EASY TIPS TO PROTECT YOUR PROPERTY THIS WINTER

DON'T LEAVE YOUR TENANTS OUT IN THE COLD



Did you know?

In 2014, winter storms caused \$2.3 billion in property losses¹

1

Prevent Sprinkler Pipes from Freezing

- Keep heat above 40°F (4°C)
- Inspect, test and maintain fire sprinkler system
- Confirm building envelope integrity, such as no broken windows

A Central Station Alarm System is **ESSENTIAL**

2

Remind “seasonal occupants” about winterization procedures

- Shut off the water
- Maintain heat above 55°F (13°C) in unoccupied units
- Establish notification procedures with tenants

3

Clean and clear roofs, gutters and drains

- Establish plan for roof snow removal
- Evaluate roof snow load capacity
- Inspect roof for structural or maintenance issues

4

Sign proper contracts with professional snow removal vendors before winter starts

- Validate appropriate risk transfer
- Define contractor responsibilities

5

Hire a certified, professional chimney sweep to clean and inspect your chimneys annually

Each year more than 24,300 chimney fires cause \$115.9 million in property losses²

For other helpful information, visit <http://www.agcs.allianz.com/insights/>

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¹Source: © 2015 Munich Re, Geo Risks Research, NatCatSERVICE, as of January 2015.

²Source: US Consumer Product Safety Commission/EPHA, from data obtained from the US Fire Administration and NFPA.

- See more at http://www.cpsia.org/media/Statistics_Chimney_Fires_Carbon_Monoxide.aspx#sthash.F6KtDUZP.dpuf