



A Guide to Winter Storm Preparedness

Snow and ice storms can quickly create dangerous situations for homeowners. A blizzard can bring winds exceeding 35 mph and reduce visibility to less than a quarter mile. Even after the storm passes, high winds can cause whiteouts and drifting snow, making travel unsafe and leaving families stranded - sometimes without heat, power, or essential resources. Preparing your home in advance is the best way to stay safe and minimize risk.

Six Key Steps

Six key steps of winter storm preparedness are:

- Stock up on supplies.
- Seal windows & doors.
- Bring pets inside.
- Assess your home & yard.
- Prevent frozen pipes.
- Heat your home safely.

Holiday Travel Safety

If you're traveling during bad winter weather, here are some tips to keep in mind:

- Keep an **emergency kit** in your vehicle.
- Stay calm & drive slowly.
- Maintain your car's routine service & a full gas tank.
- Always wear a seatbelt.
- Ask a neighbor or friend to check on your home while you're away.
- If conditions worsen, pull over to a safe location until it's clear to continue.



Home Emergency Kit Checklist

- First aid items (bandages, antibacterial cream, gauze, etc.)
- Flashlights and batteries
- Manual can opener
- Bottled water
- Non-perishable snacks
- Cell phone and chargers
- Extra blankets and warm coats
- Salt and winter tools



Vehicle Emergency Kit Checklist

- Water and snacks
- Cell phone charger
- Blankets
- Flashlight and extra batteries
- Jumper cables
- First aid kit
- Windshield scraper and shovel



Stock Up Early

- 3 days worth of non-perishable food
- 1 gallon of water per person and pet per day
- Hygiene and cleaning supplies
- Prescriptions and medications
- Pet food, cat litter, and supplies
- Diapers, wipes, and baby formula, and other child needs

Before The Storm

Safety Tips

- **Weatherize your home** early by sealing windows and doors and insulating attics and crawl spaces.
- **Bring pets inside** whenever possible. If outdoor shelter is necessary, ensure it's dry, insulated, and provides access to food and unfrozen water.
- **Inspect your roof, gutters, and chimney** before winter to prevent leaks or blockages.
- **Trim weak branches or trees** that could fall during an ice storm.
- **Stock batteries and flashlights** in advance.
- **Lower refrigerator and freezer temperatures** before a storm to preserve food in case of an outage.
- **Keep a power bank charged** for mobile devices.
- **Check on elderly neighbors or relatives**, who may need assistance during extreme weather.

Prevent Frozen Pipes:

- Locate and label your main **water shut-off valve**.
- **Insulate pipes** in basements, garages, and crawl spaces.
- Set your thermostat to 65°F or higher when home, and at least 55°F if unoccupied.
- Shut off water to outdoor hose bibs.
- Open cabinets under sinks to allow warm air circulation.
- Let faucets drip slowly overnight to keep water moving.
- Install a **low-temperature alarm** that alerts you if your home's temperature drops too low.



Heat Your Home Safely

- Conserve heat by closing doors to unused rooms and keeping curtains drawn.
- Keep generators at least 20 feet away from your home and shielded from snow and rain.
- Never leave any candles unattended.
- Ensure chimneys are cleaned and inspected; burn only dry, seasoned wood.
- Verify that gas fireplaces are properly vented.
- Install a **carbon monoxide detector**.
- Plug space heaters directly into wall outlets, not extension cords.
- Dress in layers and use extra blankets.
- For infants, avoid loose bedding — use sleep sacks or footed pajamas instead.

Reporting a Claim

Vault's claims team is available **24/7** to assist agents and policyholders:

- **844.388.LOSS (5677)**
- **ClaimsFNOL@Vault.Insurance**

When you report a claim, a Vault adjuster will contact you the same day.

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