

Homeowners Should Treat Winter as a Threat to Their Home



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Homeowners in regions that receive the nasty end of winter weather should listen up: a quality [homeowners insurance](#) policy is essential to make it through the harsh and brutal winter unscathed. According to an article recently published on InsuranceAgents.com, homeowners should follow several simple tips to make sure that their home stays protected and they avoid having to file a homeowners insurance claim.

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"Winter also brings periods of heavy snow, ice, and other elements that could endanger a home and force a homeowner to file an unwanted homeowners insurance claim," according to the InsuranceAgents.com article titled, '[Winter Hazards and Homeowners Insurance](#).' "With winter rapidly approaching, you should be sure that your homeowners insurance policy is adequate enough to hold up during any kind of winter-type damage that could be sustained by your home."

The first tip that all homeowners should exercise is keeping their sidewalks and driveway shoveled and salted as much as possible. This not only avoids a liability suit if someone should accidentally slip and fall but it also avoids a damage claim should a vehicle slip and slide into the garage thanks to an unsalted driveway.

Also, homeowners should do their best to keep their roof clear of snow. Obviously, it isn't necessary to shovel the roof every time it snows but if the homeowner notices interior doors sticking then that might be an indication there is too much snow weight on the roof. It could lead to bigger and more expensive problems such as a roof collapse if that snow isn't dealt with promptly.

Lastly, all homeowners should routinely check their interior pipes and plumbing for leaks or any other irregularities. If they leave for extended periods of time, such as on vacation, they should have a trusted friend or loved one check them to avoid leakage which could lead to costly damage.

But most importantly, all homeowners should know their homeowners insurance policy from the inside on out so they don't file a claim for an uncovered damage or loss.

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