



WINTER WEATHER PREPARATION

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 **Western**
FINANCIAL GROUP
Canada's Insurance Broker

WINTER WEATHER

Home and Auto Preparation Guide

Winter is part of life in Canada, but our cold-weather comes with challenges for your home and vehicle. We want to make sure you're prepared for whatever winter throws your way. From icy roads to frozen pipes, severe weather can lead to unexpected property and auto claims, but you're not alone.

At Western Financial Group, we're here to help you stay ahead of the storm and navigate any challenges that come your way. Whether you're looking for tips, coverage info, or need to make a claim, our team is ready to support you.

Your Home

A little planning now can help protect your property, keep your family comfortable, and prevent costly claims when the cold hits its hardest. From insulating against drafts to checking your heating systems, taking a few key steps before winter arrives ensures your home is ready to handle whatever the season brings.

PROTECT YOUR PIPES FROM FREEZING

- Insulate exposed pipes in basements, crawl spaces, and exterior walls.
- Keep heat set to at least 17°C (63°F) when away.
- Seal gaps around doors, windows, and exterior openings to reduce drafts.

MAINTAIN HEATING SYSTEMS

- Have a professional inspection every year before the cold season.
- Replace furnace filters regularly to reduce fire risk and keep heating efficient.
- Ensure chimneys and wood-burning stoves are cleaned and serviced.

PREVENT ICE DAMS ON THE ROOF

- Clean eavestroughs and downspouts so melting snow can drain properly.
- Ensure attic insulation and ventilation are in good shape to prevent heat from escaping and melting roof snow unevenly.
- Use a roof rake to safely remove heavy snow buildup after major storms.



STRONG COVERAGE FOR CANADA'S TOUGHEST SEASON.

Home insurance plays a crucial role in protecting your home during Canada's harsh winter months. Your insurance policy provides coverage for a variety of costly and unexpected risks that winter weather can throw your way. Here are a couple of key coverages to help you protect your home during the winter months.



ROOF & STRUCTURE COVERAGE

Most insurance policies in Canada provide coverage for damage caused by heavy snow, ice buildup, or windstorms.



WATER DAMAGE PROTECTION

Frozen pipes and ice dams can lead to costly repairs. Confirm you're covered for water-related incidents.



OUTBUILDINGS AND SEASONAL ITEMS

Garages, sheds, and even seasonal gear like snowblowers should be included in your coverage.



WINTER WEATHER Your Vehicle

Before you venture out onto winter roads, it's crucial to ensure that your car is adequately prepared for the challenges ahead. Here are some essential steps to take:

WINTER TIRES

Invest in a set of winter tires if you live in an area with harsh winter conditions. Winter tires provide better traction on icy and snowy roads, significantly improving your vehicle's grip and stability. Many insurance companies offer discounts for installing winter tires, so check with your insurer to take advantage of potential savings.

CHECK YOUR BATTERY

Cold weather can put a strain on your car's battery. Ensure that your battery is in good condition, and consider replacing it if it's more than a few years old. A reliable battery is essential for starting your vehicle in freezing temperatures.

MAINTAIN FLUID LEVELS

Visibility is critical when driving in winter conditions. Replace worn wiper blades with high-quality, winter-specific blades to maintain a clear view of the road during snow or sleet.



CREATE AN EMERGENCY BAG

Creating an emergency bag or kit is a great way to have everything you need in one place in case you get stranded. Once a year, review what's in your emergency bag or kit and replace any expired items. Here are some examples of things to pack in your emergency bag:

- Emergency blankets
- Flashlight with batteries or crank
- Small shovel and traction aids
- Booster cables
- Multi-tool or small repair kit
- First aid kit
- Extra hats, gloves, socks, and warm clothing

WINTER WEATHER

We Are Here For You

Emergency situations are stressful, but we believe your insurance shouldn't be. Whether you need to update a policy or make a claim, our teams are here to handle your insurance needs so that you can focus on you and your loved ones' safety.

UPDATING YOUR INSURANCE POLICY

Preparing your insurance policy is just as important as preparing your property; our team is here to help. It is important to let us know if you have made any changes that might impact your coverage level. If you have made major renovations or large purchases since your renewal, contact us so we can ensure you have the proper level of coverage.

CLAIMS SUPPORT

Our dedicated teams are ready to assist you should you have to make a claim. If you have a question about your policy or need to submit a claim, please contact us at info@westernfg.ca or toll-free at 1-866-245-2779. If you have an emergency claim outside of our regular operating hours, please call 1-877-599-7299.

EMERGENCY RESOURCES

Nothing is more important than the safety of our customers and communities. That's why we've created a Community Emergency Support page that provides information on preparing for an emergency event or evacuation and links to local relief efforts, emergency care, and animal shelters in affected areas. Visit westernfg.ca/ces to access all of our Community Emergency Support resources.

