

# Practical Safety and Loss Prevention

## From Central Illinois Mutual Insurance Company

### Cold Weather Loss Prevention Tips

Cold weather brings with it potential risks not usually associated with warmer weather. Here are some things to consider as you try to keep warm.

- Have your heating system checked by a professional, licensed HVAC contractor each year BEFORE the cold weather hits. The technician can make sure the unit is operating efficiently and safely. This can also save you money on your heating bill.
- Have flues and chimneys inspected and cleaned by a professional chimney sweep at least annually just before heating season. They can remove creosote, bird's nests, and other blockages, and make necessary repairs.
- Burn only dry, seasoned wood in fireplaces and other wood burning appliances. Do NOT burn trash or treated lumber. Treated lumber can create toxic fumes when burned.
- When removing ashes from a fireplace or wood burning appliance, ALWAYS place the ashes in a metal container for disposal. The ashes may appear to be cool, but hidden hot embers can melt plastic containers. *(Yes, this has actually happened.)*
- Wood stoves, free-standing fireplaces, and similar devices are NOT permitted in garages or other buildings with flammable vapors or storage of flammable liquids. This would include near vehicles, farm implements, lawnmowers, or gasoline storage cans. Vapors from flammable liquids are heavier than air and can travel across the floor to find an ignition source.
- NEVER over-fire a wood stove, free-standing fireplace, or fireplace.
- Space heaters with open flames (natural gas, LP, kerosene, etc.) must be installed in accordance with the manufacturer's instructions and must not be installed in buildings with flammable vapors or storage of flammable liquids. This would include vent-free heaters. Most such heaters are not to be installed in bedrooms or bathrooms.
- NEVER leave any supplemental heating unit operating while unattended.
- NEVER store your lawnmower, snow blower, other gas-powered devices, or fuel storage cans in a utility room or laundry room. As noted above, vapors from flammable liquids are heavier than air. Vapors can be ignited by pilot lights or electronic igniters on water heaters, clothes dryers, heating units, and similar devices. *(Yes, this has happened, too.)*
- Be sure to replace the batteries in your smoke detectors at least once a year and replace the units according to the manufacturer's recommendations. Most detectors should be replaced every five to ten years.
- NEVER fill kerosene heaters inside or while ignited. Allow the unit to cool before moving or refilling. Use the correct fuel. Store kerosene outside.

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- If using any type of space heater with combustible fuel (wood, natural gas, LP gas, kerosene, etc.), install a carbon monoxide detector.
- Gas fired space heaters and gas logs, especially vent-free units, should have an oxygen depletion sensor to turn the unit off if oxygen levels drop below safe limits.
- If using any type of gas space heater, install an explosive gas detector.
- In general, do NOT use extension cords with electric space heaters. Read the owner's manual for their recommendations. Appliance cords should not be run under carpeting or rugs. Cords should not create a trip hazard.
- Keep ALL supplemental heaters away from combustible materials, including drapes, curtains, furniture, clothes, newspapers, magazines, books, etc. Absent specific instructions from the manufacturer, allow at least 3 feet of clearance to the nearest combustible materials.
- Keep children away from all supplemental heating units.
- Before cold weather hits, insulate or relocate water pipes to prevent freezing. *(For more information on this subject, see the tip sheet entitled "Dealing with Frozen Pipes.")*
- Seal cracks and openings with caulk or other suitable materials to prevent cold air drafts.
- Check and maintain weather stripping around windows and doors.
- If your home is on a crawl space, close the vents for the winter to keep the pipes and floors warmer. Be sure to open them again when it gets warmer to allow ground moisture to escape to prevent rot and mold growth.
- Keep your thermostat set no lower than 55 degrees, even when not at home.
- Before the cold weather, have your gutters and downspouts cleaned. This can help prevent ice-damming. Ice-dams can lead to melting snow and ice backing up under shingles and entering your home.
- Remove hoses from outdoor water faucets and allow the faucet or pipes to drain. This includes "frost-free" faucets. Water expands as it turns to ice and the ice can split water pipes inside the home. *(You guessed it. This has happened.)*
- NEVER warm your car up in a closed garage. You could be overcome by carbon monoxide or it could enter your home.
- Consider installing a freeze alarm that can alert you by phone to low temperature conditions in your home, especially while you are away. Some units will also alert you to power outages and water leaks. *(For more information, visit Loss Control Specialists. You can find a link to their web site under the Farm and Home Safety Network on our web site.)*