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Protect Your Home From Damaging Winter Weather

JACKSON, Miss. – Winter begins Sunday, December 21, and can bring extreme weather conditions. These conditions often create a high risk of damage to your roof, interior, and plumbing.

"The weather in Mississippi can be unpredictable," said Insurance Commissioner Mike Chaney. "We've had everything from mild winters to snow and major ice storms in recent years. Your homeowners or renter's policy can protect you against common winter damage, so check your policy before temperatures drop."

The Mississippi Insurance Department (MID) recommends these tips for the winter season.

- Look at the trees around your property and cut back branches or stems that are dead, dying, diseased, or broken.
- Clearing the debris from your gutters will help prevent ice dams by allowing meltwater to drain freely.
- Use a safe and secure ladder when removing leaves and debris from gutters or contact a professional to assist you.
- Evaluate the insulation and ventilation (roof or soffit vents) in your attic, keeping the warm air in your home and out of your attic.
 - Keeping the attic air cold can help minimize the freeze/thaw cycle, which causes ice dams.
 - You'll also save energy and reduce your heating and air conditioning bills.
 - By adding roof and soffit vents, it can provide proper ventilation and insulation and help to prevent ice dams.
- To minimize the risk of frozen and cracked pipes, detach garden hoses from your home before freezing weather begins and properly winterize your home and irrigation systems.
- To protect interior pipes, leave your faucet running with a slight drip and open the cabinet doors under your sinks.