

Insurance tips for a worry-free winter

BrokerLink is proud to offer exclusive home and auto insurance premiums to NSFM members. Talk to one of our group insurance advisors for all your insurance needs. At BrokerLink, we know that the only way to enjoy winter is to embrace it. We've put together some tips to help you have a worry-free winter.

Protecting your home from water damage

Canada's winter temperatures are always fluctuating. Homeowners should be mindful of potential water damage caused by ice damming. Poor insulation and ventilation in your roof can allow warm air to rise from the heated areas of your home and melt snow that has built up. Melting snow can drip down to the colder edges of the roof and re-freeze, which can create an ice dam. If an ice dam is left, melting snow will continue to build up behind it. Since the middle of the roof is warmer, the melted snow won't re-freeze, and the remaining water can slowly seep under your shingles, causing leaks. Ice dams can also cause damage to your gutters – heavy ice that builds up along the edge of your roof can twist them and even pull them down. Prevent ice dams by clearing any ice or snow from your roof and gutters and ensuring you have a sufficient heat source on the cold areas of your roof, and adequate insulation installed. Finally, remember to regularly inspect your roof for signs of damage. [Learn more](#) about ice damming.

Driving safely in winter

When driving during the colder temperatures always be aware of winter driving conditions caused by rain, snow, sleet, and ice. Consider [winter tires](#) for added grip. Always clear snow from the top of your vehicle, windows and headlights before driving to make sure you can see and be seen. Keep your windshield washer fluid topped up with a de-icing formula; specific winter washer fluid won't freeze and helps melt thin layers of ice off your windshield. Keep your gas tank at least half full so if you get caught in bad weather and have to pull over and sit for a while you can keep warm with the car running. [Learn about](#) items you should keep in your car when travelling during the winter.

Fireplace safety

Many Canadian homes are equipped with a gas or wood-burning fireplace. During the cold winter months, there is an increased chance of a fire, which can lead to devastating losses if you are not mindful of fire safety in your home. Always be vigilant when operating any heat source and make sure you have precautions in place to keep your home safe. Never leave an active fireplace unattended. You should always fully extinguish the fire or turn it off before going to bed or leaving the house. Ensure you have a fire extinguisher in your home. Test all your smoke and carbon monoxide detectors on an annual basis. Learn more tips on fireplace safety [here](#).

Snowmobile

Hit the trails this winter knowing your snowmobile has the right insurance coverage. Did you know that if you use your snowmobile on public property you must have it insured? If you are touring around on your own land, it is not legally required, but it is definitely a good idea. Having liability coverage protects you in the event you unintentionally injure someone or damage someone's property. Snowmobiles can also be quite expensive, so ensure you protect your asset by including coverage against physical damages. [More tips](#) on snowmobiles.

Rest Assured, BrokerLink Has You Covered*

Contact BrokerLink today:

Call 1.833.998.3798, email atlanticgroups@brokerlink.ca, or visit [BrokerLink.ca/municipalities_NS](https://www.brokerlink.ca/municipalities_NS)

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