



Live Assured

Protect Yourself Before & During an Ice-Storm

While ice-storms seem to get less attention than blizzards, the potential damage of one of these natural disasters should never be underestimated. Even just ½ inch of ice accumulation can cause hundreds of pounds of excess weight on power lines and tree branches.

Since most dangers of an ice-storm are associated with travel and power outages, here's what you need to know to survive:

- Avoid driving during or immediately after an ice-storm.
 - Be sure that all of your electronics (particularly cellphones) are fully charged. Ice-storms often result in power outages due to the extra weight of ice-buildup on power lines.
 - Have a safe, alternative heat source in case of a power outage. Make sure all heating sources are properly ventilated to the outside. (Note that Preferred Mutual provides a discount for hard-wired generators.)
 - Make sure that you have plenty of non-perishable food, as all the food in your refrigerator could be lost to spoilage in the event of a lengthy power-outage. If you lose power and it is sufficiently cold outdoors, consider moving perishable items to a cooler outside.
- Have an emergency kit that contains at least the following:
 - o 3-day supply of food and water, including for your pets
 - o Flashlight
 - o Battery-operated radio
 - o Extra batteries
 - o Toiletry items
 - o 3-day supply of medications
 - o Copies of personal documents
 - o Extra blankets, clothes, and outerwear
 - o Cell phone chargers
 - Keep a supply of rock-salt and sand on hand to address ice-buildup and provide traction on walkways and in front of entrances after the storm.
 - Do not allow children to play outside near trees immediately after an ice-storm; the buildup of ice could cause tree branches to break and fall.
 - Hire a contractor to carefully remove ice or create grooves in the ice on the roof to allow draining and avoid an ice dam.

For more information regarding natural disaster preparedness, log onto www.ready.gov. And be sure to discuss your homeowners or renters insurance policy with your independent agent; you may not be able to predict mother nature, but you can certainly Live Assured that Preferred Mutual has got you covered.

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