5 EASY TIPS TO PROTECT YOUR PROPERTY THIS WINTER

DON'T LEAVE YOUR TENANTS OUT IN THE COLD

Did you know?
In 2014, winter storms caused $2.3 billion in property losses\(^1\)

1. Prevent Sprinkler Pipes from Freezing
   - Keep heat above 40°F (4°C)
   - Inspect, test and maintain fire sprinkler system
   - Confirm building envelope integrity, such as no broken windows

2. Remind “seasonal occupants” about winterization procedures
   - Shut off the water
   - Maintain heat above 55°F (13°C) in unoccupied units
   - Establish notification procedures with tenants

3. Clean and clear roofs, gutters and drains
   - Establish plan for roof snow removal
   - Evaluate roof snow load capacity
   - Inspect roof for structural or maintenance issues

4. Sign proper contracts with professional snow removal vendors before winter starts
   - Validate appropriate risk transfer
   - Define contractor responsibilities

5. Hire a certified, professional chimney sweep to clean and inspect your chimneys annually
   - Each year more than 24,300 chimney fires cause $115.9 million in property losses\(^2\)

For other helpful information, visit http://www.agcs.allianz.com/insights/

Sources:
\(^1\) Source: © 2015 Munich Re, Geo Risks Research, NatCatSERVICE, as of January 2015.
\(^2\) Source: US Consumer Product Safety Commission/NFPA, from data obtained from the US Fire Administration and NFPA.
See more at: http://www.csia.org/media/Statistics_Chimney_Fires_Carbon_Monoxide.aspx#sthash.F6KtDUZP.dpuf