



Winter Weather Resource Guide for You and Your Family

Understanding the risks associated with harsh weather and assessing your preparedness are important first steps for you and your loved ones to be protected year-round. At Frost Insurance, we're committed to offering you the tools and resources you need to help keep your life running smoothly. Here are some helpful tips for you to keep in mind this winter.

WHAT TO DO BEFORE A WINTER STORM

- Conduct a risk assessment of your property. Speak to your advisor to ensure you have adequate coverage in the event of a loss or to discuss risk management strategies. Ensure policies are up to date and provide an inventory of personal items.
- Reinforce your windows and doors, trim or remove trees close enough to fall on your home and keep gutters and drains clean.
- Locate your water shut-off valve. For vacation homes, consider an auto shut-off valve to limit damage in the event of a leak.
- Ensure your smoke and carbon monoxide detectors are working and have fresh batteries.
- Install a programmable thermostat designed to send alerts when temperatures drop. Remember, keep your thermostat set to 60°F or higher even when away from home for extended periods of time.
- Consider having a backup generator in case of power outages.
- Add Wi-Fi-connected water leak detectors which alert you to moisture and allow you to take action to prevent or minimize water damage.
- Homeowners with pools should proactively install a freeze protector to auto-circulate water and turn pumps on manually to ensure they keep running amid frigid temperatures.
- If your carrier offers a mobile app, download it onto your personal device for easy and quick reference.
- It's important to always have a preparedness plan and a recovery plan in place.

WHAT TO DO DURING A WINTER STORM

- In the event of a plumbing emergency, contact a water mitigation company immediately to reduce potential damage to your home.
- Have a hard copy of your homeowners insurance policy readily available and upload a digital copy to your phone for quick and easy reference.



- Keep your vehicle in working condition and ensure it has a full tank of gas during inclement weather.
- Mobile devices should always be fully charged and remember to pack portable charging devices and/or cords in the event you must vacate your home or premises.
- Always have an emergency kit ready and include essentials such as flashlights, batteries, water, a manual can opener, matches, portable cell phone chargers, non-perishable food items, extra blankets and coats. It's important to also include personal hygiene products and the necessary baby supplies including formula, baby food, diapers, etc.
- Remember to keep family pets safe. Bring them inside and have enough pet food and water for them during extreme winter weather.

WHAT TO DO AFTER A WINTER STORM

- Document all damage sustained and provide photograph documentation to your insurance carrier.
- When repairs to your property are needed, and to avoid contractor fraud:
 - Use only licensed and insured contractors
 - Submit any claims yourself
 - Never pay or sign completion agreements until all work has been completed

WINTER STORM RESOURCES

[Texas Department of Insurance: Disasters](#)

[Winter Weather | Ready.gov](#)

[Winter Storm Preparedness & Blizzard Safety | Red Cross](#)

[FEMA mobile application](#)

WE'RE ALWAYS HERE TO HELP

Frost Insurance cares about keeping you and your family safe and protected. Our personal risk advisors understand the unique challenges and exposures associated with extreme weather events and are committed to helping prepare and protect your property. For more information, visit **[FrostBank.com/DisasterRecovery](#)** or call us at **(866) 227-2099** if you have any questions.

Insurance products are offered through Frost Insurance in the state of Texas and are not insured by the FDIC or any other Federal Government Agency, are not a deposit, obligation or guaranteed by Frost Bank and may lose value.