



Get a head start
on winterizing
your home, so you
can comfortably
enjoy the
approaching
colder months.

HOME

Winter Home Maintenance Tips

Winter weather can be unpredictable, and cold temperatures, high winds, ice and snow can cause serious damage to your home. To avoid costly weather-related repairs, it's important to prep your home and property for winter. Consider the following maintenance tips to keep your home cozy and safe inside:

- **Weatherproof windows and doors**—Check your doors and windows for gaps, and seal them up with caulk, weather stripping or thermal window treatments.
- **Protect entryway flooring**—With snow, ice and road salt, the flooring of your home can take a hit. Keep your floors clean by providing floor mats in different entry points to the home and providing a boot scraper or brush for removal of excess snow.
- **Inspect the fireplace**—Clogged chimneys can cause house fires and carbon monoxide poisoning. It's important to schedule an annual fireplace inspection and professional chimney sweep.
- **Check the HVAC system**—Before the weather cools down, change the filters, and schedule your annual HVAC system inspection and tune-up.
- **Prevent freezing pipes**—To help keep pipes at a constant temperature, ensure there is sufficient insulation and that heat can circulate in your home.

Equally as important, consider the following preventive measures outside the house:

- **Trim tree branches**—Keep tree limbs at least 3 metres away from the house to prevent excess water from seeping into potential cracks on the roof or siding.
- **Seal cracks**—Take a walk around your home to look for any exterior cracks in caulk, paint, wood or concrete surfaces. It's critical to protect the exterior from the elements and prevent water leaks and drafts into your home.
- **Clean out the gutters**—Clogged gutters or downspouts can damage the foundation or cause ice dams—which may require expensive repairs. Remove leaves, twigs and other debris from gutters to ensure they aren't holding water.

Talk to KRGINsure today to learn more about mitigating seasonal property risks.

AUTO

Preparing Your Car for Winter Weather

Even if you live in an area where the winters are mild, you still need to perform a car care check as the days grow shorter. Consider the following tips to prep your car for winter roads and unpredictable weather:

- **Check your tire tread**—Inspect your tires for tread wear and have tires rotated during every oil change. Consider switching to snow tires if you live in an area that gets heavy snow to gain better traction on slippery roads.
- **Schedule a maintenance appointment**—Regular vehicle maintenance can help prevent car troubles. Consider changing your oil and antifreeze, replacing wiper blades and inspecting headlights and brake lights.
- **Inspect your battery**—Battery capacity decreases in cold weather, so get your battery tested before the chill sets in. Consider parking your vehicle in a garage to further protect the battery from the cold elements.
- **Fill up your tires**—Monitor your tire pressure and, as needed, fill up tires with air. It's best to keep up with the monitoring process once a month.
- **Check the heater**—If you don't have a working heater in your car already, be sure to fix it. In the event that you have car troubles and are unexpectedly stuck in your car for an extended period of time, you'll want that heat until help is on the way.

Besides prepping and keeping your vehicle running well, stash an emergency kit in your car to help in the case of a winter car emergency.

WELLNESS

Paying Off Debt During the COVID-19 Pandemic

Canadians continue to experience the financial effects of the coronavirus pandemic, and they may be thinking twice about paying off their debt. Consider the following ways to help relieve some of your financial stress by paying off debt:

- Pay essential expenses—like housing and groceries—first.
- Use extra money saved to pay down bad debt, like a high credit card balance.
- Ask for a lower payment plan or delayed due dates. During these times, many companies have special programs to help people pay back debts like credit card balances, medical bills and federal student loans. Be upfront with your lender or creditor if you can't cover some bills, and discuss options.
- Explore new avenues of income, such as a side job or selling some belongings.

Dealing with debt can be a stressful experience. However, financial professionals can help you develop a personalized plan that works for your current situation to get out—and stay out—of debt.

In the Know

Good Cybersecurity Habits

According to Statistics Canada, nearly 6 out of 10 internet users experienced a cyber security event in 2018. Data breaches and cyberattacks are daily headlines, so maintaining general cybersecurity can help keep you safe and secure online.

Consider the following best practices to stay safe online:

- Only connect to the internet over secure, password-protected networks.
- Use strong passwords, change them periodically and never share them with anyone. Never repeat a password across accounts.
- Protect private information by not disclosing it unless necessary, and always verify the source if asked to input sensitive data for a website or email. Most organizations—such as banks, universities and businesses—will never ask for your personal information over the internet.
- Don't open suspicious links and emails. An indication that the site is safe is if the URL begins with https://.
- Scan all external devices, such as USB flash drives, for viruses and malicious software before using the device.

INSIGHTS