CONSUMER GUIDE: PROTECT YOUR HOME AGAINST WINTER COLD AND STORMS

Winter storms can bring rain, hail, sleet, snow and strong winds that could damage your home. If severe winter weather has you worried about the safety of your biggest asset, you're not alone. The 2026 Extreme Weather Report found that 90% of homeowners feel unprepared for at least one severe weather event. The third annual survey, just released by Hippo Insurance Services, also found that 68% of homeowners are concerned about extreme weather damaging their home but only 18% feel very prepared to protect it.

Here are some practical tips to prepare for the winter cold and storms, which may help to preserve your property values and mitigate costly repairs.

- **Storm-proof your home.** Insulate your attic, walls and crawlspaces. Caulk and weather-strip doors and windows. Shut off water to exterior pipes and remove hoses that can freeze or burst. Service heating systems to ensure they are working properly and efficiently. Clean out gutters and downspouts. Trim trees, especially any dead branches and those that could fall on your home. Have the chimney or flue inspected to ensure there are no obstructions.
- **Replace and test batteries.** Before each winter, put fresh batteries in all smoke detectors, carbon monoxide detectors and flashlights. Stock up on extra batteries.
- **Locate shut-off valves and switches.** Know the locations of the shut-off switches and valves for your gas, electricity and water. Make sure you know how to turn them off in case of an emergency.
- **Secure your lawn and yard.** Put away all the lawn furniture, gas grills and other loose items from your front and backyards. This can help prevent high winds from carrying them away or causing damage to your property.
- **Clear out storm drains.** Keeping storm drains free of debris can prevent the buildup of water from flooding your yard or encroaching on your home. Allow airflow from soffits and roof vents to prevent condensation and potential mold from developing.
- **Prepare for possible power outages.** Stock up on portable chargers and extra power banks for your devices, like cell phones, tablets and laptops; a battery-operated or hand-crank radio; non-perishable foods and water supply to last for several days; prescription medications; and pet supplies. If the power goes out, unplug all your appliances to prevent a power surge once the power returns. You can also invest in surge protectors for your outlets. Never use your oven or stovetop to heat your house or operate generators or grills near your windows—both can put you at risk for carbon monoxide poisoning.
- **Make a household inventory list.** The National Association of Insurance Commissioners provides a Home Inventory App that makes it easy for you to create a record of all your household belongings, including the ability to upload photos, which could make it easier to file claims with your insurance company if you suffer any losses.
- **Set aside savings for potential repairs.** The Hippo survey found that only 22% of homeowners say they're financially prepared for an unexpected weather-related repair. Budgeting to pay for your insurance deductible as well as any additional repairs could potentially keep a smaller issue from becoming an even costlier one.
- **Review your homeowners insurance policy.** Know what's covered in your policy, what isn't and your deductible amount. Losses from flooding are not typically covered so invest in flood insurance even if your home is not in a floodplain. Keep your insurance documents in an accessible place in case you need to file a claim.
- **Monitor weather alerts.** Sign up for your community's warning system and register for emergency alerts from organizations like the National Weather Service, Emergency Alert System (EAS) and the National Oceanic and Atmospheric Administration (NOAA).

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