

# B&W INSURANCE GROUP, LLC



GUARDIAN OF TRUST

## WINTER PREPAREDNESS CHECKLIST

### 1. Review and Update Policies:

Review your homeowners, renters, and auto insurance policies.

Ensure that you have adequate coverage for winter-related risks, such as frozen pipes, ice dams, and accidents on icy roads.

Contact your insurance agent to discuss any necessary adjustments or additions to your policies.

### 2. Document Your Belongings:

Create or update a home inventory list with photos or videos of valuable items.

Store important documents, including insurance policies, in a waterproof and fireproof safe or off-site in digital format.

### 3. Understand Deductibles:

Know your policy deductibles for winter-related claims.

Consider setting aside funds to cover potential deductibles in case of a claim.

### 4. Preventative Measures:

Take steps to prevent common winter-related insurance claims, such as frozen pipes or roof damage.

Insulate pipes and perform regular maintenance on your home's heating system.

### 5. Emergency Contacts:

Keep a list of important insurance contacts, including your agent's phone number and the claims department's contact information.

Save contact information for local contractors or repair services that can assist in case of winter damage.

### 6. Winter Vehicle Coverage:

Review your auto insurance policy to ensure you have adequate coverage for winter accidents.

Verify that you have comprehensive coverage for weather-related damage.

### 7. Roadside Assistance:

Confirm if your auto insurance policy includes roadside assistance for winter breakdowns or accidents.

Consider adding this coverage if it's not already included.

### 8. Claims Process Knowledge:

Familiarize yourself with the insurance claims process, including what to do in the event of damage or loss.

Keep a record of any claims you make during the winter season.

### 9. Communication Plan:

Have a plan for contacting your insurance company in case of an emergency.

Ensure your phone is charged and you have access to your policy information.

### 10. Emergency Kit:

Keep an emergency kit with essential documents, such as insurance policies, identification, and contact information.

Include a flashlight, batteries, and other necessary supplies.

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Schedule A Consultation Today!