

# 10 Tips for Closing the Cottage before Winter

With the crisper air and the changing leaves, many Canadians will be closing up the cottage until next year.

"According to our data, the top two cottage insurance claims are due to damage caused by water and wind during the winter and early spring," says Amy Woods of Allstate Insurance Company of Canada. "Taking a few extra precautions at the end of the cottage season may save you unnecessary grief in the spring."

Allstate offers the following tips:

1. Inspect your roof. Roof leaks make up the majority of water-damage claims. Replace any missing or broken shingles.
2. Cover your windows to deter thieves. Close all of the window blinds and curtains. For any windows that are without blinds or curtains, consider using a bed sheet. Take valuables home with you.
3. Shut off and drain plumbing. Lingering water can freeze in the pipes over the winter, which could cause them to burst.
4. Trim overhanging and dead branches. Weight from snow can cause branches to snap, which may result in damage to your cottage.
5. Pack up all food, including canned goods. Dry food and canned goods can still attract animals if left behind over the winter months. To prevent animals from making a home while you are away, throw a few mothballs around and remove all food from the cottage.
6. Defrost the refrigerator. Leave the door open a little to prevent mildew from growing. An open box of baking soda placed inside the fridge will also help neutralize odours.
7. Remove fire hazards. Toss or take with you any loose papers, newspapers, old rags and chemicals. Turn off all utilities and unplug all appliances.
8. Block off the flues, stovepipes and chimneys. Make sure you have closed the flue on your stove. Chimneys from fireplaces or woodstoves should be professionally checked to ensure they don't have hazardous amounts of creosote accumulation. Also, sealing flues, stovepipes and chimneys with a metal cap should keep the birds out.
9. Clean out eaves troughs. Make sure they are clear of leaf build-up and saplings, which can obstruct drainage when the snow melts in the spring.
10. Say goodbye. Have one last walk-through before you leave and check for anything left outside that should be stored for the winter. Ensure sheds, bunkies, garages, windows and doors are properly locked. And finally, if possible, ask a neighbour to keep an eye on your place with regular security checks.

*Courtesy of Allstate Insurance Company of Canada*