

Canadian winters can be beautiful, but treacherous too...

Winter can be beautiful. It's hard not to see the beauty in a field covered with a blanket of fresh snow, especially when the ice glistens in the morning sun. Lately, however, Canadians have been faced with more frequent extreme weather conditions.

Ice storms have been blamed for some of the worst natural disasters in Canadian history. They can lead to massive damage to trees and electrical infrastructure, leading to widespread long-term power outages.

Other dangers include hypothermia, fires and carbon monoxide poisoning, which can occur when people use alternative heating sources during periods of extended power failures.

It's important to know how you can take preventive measures and reduce the risks for you and your family.

What to do before an ice storm

- You may be stuck at home for several days - make sure you have enough non-perishable food and any supplies you may need including water, a cooler with ice and prescriptions.
- If you lose power, it is a good idea to have flashlights, batteries and candles on hand. Remember to keep the doors to the refrigerator and freezer closed to help keep the food cold.
- Charge any necessary electronics, such as your cell phone. If possible, have a secondary source of heat.
- You should also have a first-aid kit, some cash and have your vehicle filled with gas.

What to do during or after an ice storm

- If you must go outside after an ice storm, pay attention to branches or wires that could break. Remember that branches and power lines can break up to several hours after an ice storm.
- Never touch power lines. A hanging power line could be charged (live) and you could get electrocuted.
- Avoid driving. Wait several hours after freezing rain ends, so that road maintenance crews have enough time to spread sand or salt on icy roads.
- Check on elderly or vulnerable neighbours.

If there is a power outage

- Stuff towels and rags underneath doors to keep the heat in.
- Unplug electronics and appliances to avoid a power surge and turn on appliances one at a time once the power is restored.
- Turn off all lights, except one, so that you can tell when the power comes back on.
- Do not operate generators, BBQs, propane and natural gas appliances inside the home or garage as they can cause carbon monoxide poisoning.
- Make sure your home has a working carbon monoxide detector with a battery backup.
- Keep your freezer or fridge doors closed, unless absolutely necessary. A full freezer will keep food frozen for 24 to 36 hours if doors stay closed.
- Use a flashlight rather than a candle for light.

Most home insurance policies cover damages to homes caused by snow, rain or wind, including damage caused by flying debris or falling branches or trees. A collapse of a structure, such as your roof, due to the weight of ice or snow is also often covered under a standard home insurance policy.

Contact an OTIP insurance broker at 1-800-267-6847 to ensure you are getting the coverage you need.