

Fall home checklist

BrokerLink is proud to offer preferred rates on personal home and auto insurance to members. Talk to one of our group insurance advisors for the right advice.

The season is changing and besides gearing up for cozy sweaters and pumpkin spiced lattes, there is much to do to get ready for fall.

Inside your home

- Have a qualified technician inspect your home heating system. Clean and replace the furnace filter as needed. A dirty filter can lower the efficiency of the heating/cooling system, increasing costs and the risk of fire.
- Check smoke, carbon monoxide and security alarms and replace batteries.
- Check and repair door and window caulking that shows signs of deterioration.
- Have the chimney inspected to ensure it is in working order.
- When temperatures fall, adjust your programmable thermostat to help save energy and money. Setting your thermostat to a lower temperature when you're out of the house or sleeping, and to a warmer temperature when you're home and awake, may help you save on your heating bill. If you don't have one, consider installing one, they're becoming increasingly more popular to help control temperatures within your home.
- Check out our fall insurance checklist at BrokerLink.ca/Blog.

Outside your home

- Can your roof withstand another winter of extreme weather? Check for damaged or loose shingles to ensure ice and snow won't enter your roof through a vulnerable area. Read about whether your home insurance will cover claims from winter storms at BrokerLink.ca/Blog.
- Clean your gutters and downspouts to clear out all the fallen leaves and other debris that accumulate during the season.
- Drain your garden hoses of water before storing them away for winter. If you have a sprinkler system that doesn't have a self-draining feature, you'll need to drain it every fall to ensure there isn't any water remaining in the system. What could be a small amount of water can ruin your underground pipes if it freezes.
- Trim any tree branches close to power lines or the roof of your home. Snow, ice and storms can cause branches to snap and damage surrounding structures.



- Declutter the outside of your home. It's best to sweep around your home, bring in the toys, umbrella, and patio cushions. This keeps your outdoor possessions in good condition and protects them from the winter elements. Raking and cleaning up the lawn is good for plant regrowth come spring.

For your car

- Test your heater/defroster. You probably have not used your vehicle's heater since last spring, so make sure to test every vent to ensure they're blowing hot air. Also, check your front and rear defroster to ensure that they're working. If it's taking too long, consider getting them inspected or replaced.
- The best time to switch from summer to winter tires is before the temperatures drop below 7 degrees, or before the first snowfall. Check with your insurance advisor on when you are required to have winter tires installed in order to receive an insurance discount.
- Check your power steering, brake, and transmission fluids, your windshield washer fluid, and your coolant. If the levels are low, top them up, and flush or replace them as recommended in your owner's manual. It's a good time to switch to a winter washer fluid that can be used in below freezing temperatures.
- Take your car to the car wash and give it a full cleaning, inside and out. Make sure to vacuum! You will not want to be doing it when it is below freezing outside. A lot of things can get left in a vehicle over summer, including crumbs left over from road trips! It will feel great having a clean vehicle.
- If you already have an emergency kit in your car, you may want to consider adding a couple of items due to the change of seasons. A few items such as road salt, a warm blanket, and an ice scraper are very important to have during the winter. An emergency kit can be lifesaving in an emergency, and you never know when something unexpected will happen.

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