



FLASH POINTS

Winter may be unavoidable, but winter-related losses don't have to be. Investing time and resources in preparation now can help prevent significant financial and operational disruptions later. For both property owners and businesses, proactive prevention remains far more cost-effective than responding to the aftermath of a claim.

Although insurance provides essential protection, factors such as deductibles, business interruptions, and reputational impacts can create challenges that extend well beyond the initial financial loss. By taking preventive steps, owners not only safeguard their property and operations but also demonstrate sound risk management practices—a quality highly regarded by insurers

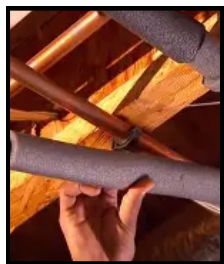
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- protect pipes from freezing
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PRODUCT SAFETY RECALLS

PREPARING FOR WINTER



PROTECT PIPES FROM FREEZING

- Insulate exposed pipes in unheated areas such as basements, crawl spaces, and garages.
- Seal gaps and cracks around exterior walls, windows, and foundations to block cold air.
- Keep heat circulating by opening cabinet doors under sinks and ensuring vents aren't blocked by furniture or rugs.
- If traveling, shut off the home's main water supply and drain pipes to prevent flooding from frozen lines.

MAINTAIN HEATING SYSTEMS

- Have your furnace or boiler serviced annually to ensure efficient operation.
- Replace air filters regularly and test thermostats.
- For properties with fuel oil or propane, confirm tanks are at a sufficient level before temperatures drop.



INSPECT INSULATION AND VENTILATION

- Check attic insulation to prevent heat loss and ice dam formation.
- Ensure proper ventilation to balance indoor temperature and moisture.

PREPARING FOR WINTER continued

PREPARE FOR POWER OUTAGES

- Test generators, and keep extra fuel stored safely.
- Have flashlights, batteries, and emergency supplies available.
- Install surge protectors for electronics and sensitive equipment.



INSPECT ROOFS AND GUTTERS

- Check for loose shingles, flashing, or damaged seals that could allow water infiltration.
- Clean gutters and downspouts to prevent ice dams and roof leaks.
- Ensure downspouts direct water away from the foundation.

CLEAR AND MAINTAIN WALKWAYS

- Keep sidewalks, driveways, and entrances clear of snow and ice to reduce slip-and-fall risks.
- Use ice-melting products as needed and repair uneven or damaged pavement before freezing temperatures arrive.



REVIEW INSURANCE COVERAGE

- Confirm that your property insurance policy is up to date and covers winter-related risks like burst pipes, roof collapse, or power surge damage.
- Keep an updated inventory of personal property and business assets.

Snowfall Facts

Minnesota has a reputation for severe winter weather and the unique challenges that come with it. Whether it's record-breaking snowfalls or historic blizzards, winter storms are a significant part of life in the North Star State.

HALLOWEEN BLIZZARD OF 1991: This storm is legendary in Minnesota history, as it dumped 8.2 inches of snow on Halloween night in Duluth, leading to a total of 36.9 inches over the next 72 hours.



ARMISTICE BLIZZARD 1940: This storm is considered one of the deadliest in Minnesota's history, resulting in over 200 fatalities. Heavy snow and frigid temperatures swept across the Midwest.

RECORD SNOWFALL 1994: The Finland region in Minnesota recorded an astonishing 36 inches of snow in just 24 hours on January 7, 1994.

LATE SEASON SNOWFALL 2018: Minnesota can experience significant snowfall even late in the season. In April 2018, a thunder blizzard resulted in 15.8 inches of snow, making it the snowiest April on record for the Twin Cities.



CONSUMER PRODUCT SAFETY COMMISSION FIRE SAFETY RECALLS

www.cpsc.gov ♦ 800.638.8270

GABLE & ROOF-MOUNTED ATTIC FAN

Recall Due to Fire Hazards

**Distributed by Air Vent*

HAZARD

The electric motor's safety cutoff may pose a risk of short circuit and fire hazards while in use.



REMEDY

Refund

UNITS

2.9 Million

More information, click [RECALL](#)

KNOG BICYCLE LIGHTS

Recall Due to Fire and Burn Hazards

HAZARD

The lithium-ion battery in the bicycle light can overheat and catch fire, posing burn and fire hazards.

REMEDY

Free Replacement

UNITS

3,790



Additional information, click [RECALL](#)

WUENSCH USA AMBIANO COTTON CANDY MAKER

Recall Due to Fire Hazards

**Sold at ALDI*

HAZARD

The heating element can cause sugar to ignite if a consumer uses the product without the included sugar receptacle, posing a fire hazard.



REMEDY

Refund

UNITS

21,690

Additional information, click [RECALL](#)

ICYBREEZE COOLING PORTABLE MISTING FANS

Recall Due to Fire Hazards

HAZARD

The misting fan can overheat while charging and ignite, posing a fire hazard.



REMEDY

\$150 credit

UNITS

22,600

More information, click [RECALL](#)

IFIT NORDIC TRACK ROWING MACHINES

Recall Due to Fire Hazards

HAZARD

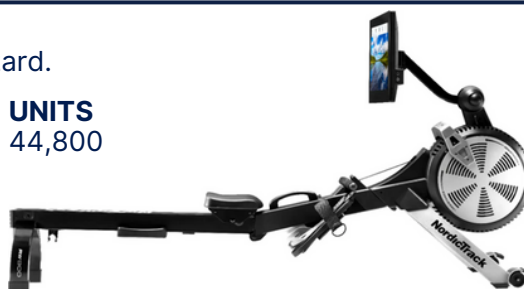
The screen console can overheat, posing a fire hazard.

REMEDY

Contact iFit to arrange a free home repair by an authorized technician for the replacement screen console.

UNITS

44,800



Additional
information,
click [RECALL](#)