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Keep Your Cottage Safe and Snug as the Seasons Change

September's cooler air is already among us and cottage owners will soon be thinking about putting their vacation homes in hibernation. For cottage owners' peace of mind and property safety, here are some essential tips from CAA Insurance.*

Outside the cottage

- Inspect the door and window frames for damaged or missing caulking and repair as needed.
- Inspect your roof and replace any damaged or missing shingles.
- Make sure to block all orifices that rodents and other undesirables might crawl into – don't forget about your drainage tiles and chimney.
- Clean the eaves troughs so that the melting snow drains properly in the spring.
- Trim any tree branches that hang over the cottage. They may not break during the winter, but they could still cause damage by dumping extra snow and ice over the roof.
- Clean your BBQ and disconnect the propane tank. Store them somewhere safe.

Inside the cottage

- Remove all food items, including canned goods and bottles. Clean out the fridge, unplug it and leave the door slightly open. Put in an open box of baking soda to keep bad odours at bay.
- Turn down the heat or shut it off completely. If you decide to leave it on, simply set it so that the interior temperature doesn't drop below 10 degrees Celsius, which will mitigate the risk of freezing your water pipes.
- To prevent crimes of opportunity, take all valuables with you and shut the curtains. Use bedsheets to cover up the windows if you need to.

Electrical & plumbing systems

- If you decide to shut off all electric power, start by turning off and disconnecting all appliances – including your water heater – before you hit the main switch. It'll make for a safer re-start come springtime.
- Empty the water lines by opening all the taps and drain valves. Then, after shutting off the electricity, empty the hot water tank, the toilet and finally, the water pump.
- If you have a washing machine or dishwasher, make sure that there is no water left in them. Pour plumbing/RV antifreeze to reach any U- or S- shaped water traps that can't be drained (for example, under the sink, the bathtub, the shower, toilet, dishwasher, etc.)

If any of this seems too daunting, let a professional do it.





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Before you leave

- Do a final inspection and take photos of everything just before you leave.
- Should anything unfortunate happen during winter, whether it be theft, fire or damage, detailed photos will make the claim process much smoother for you and your insurer.

According to Terry MacDonald, Vice President of CAA Saskatchewan Insurance, “It’s always best to check your insurance policy to ensure your cottage and contents are protected.”

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CAA Saskatchewan serves approximately 185,000 Members, offering services through its non-profit motor club and benefits through its automotive, travel and insurance agencies, plus the CAA Car Care Centre at Regina Battery Depot. CAA advocates for the travelling public, supporting traffic safety programs and addressing related public policy issues.

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