

Is Your Home Ready? – Pt. 2

In this part we discuss an important legal responsibility created for homeowners by the winter season.

Creating A Clear Liability

Snow doesn't show favoritism. Instead of conveniently falling onto unused areas, it covers homes, sidewalks and driveways. As a responsible homeowner you should arrange to make travel across your property safe. This calls for clearing your walkways of snow and ice. It is also important to clear your property of items such as rakes, shovels, tools, toys and similar items. Remember that it takes only a small amount of snow to hide items that, during clear conditions, are easily seen and avoided. So take time to move such property and make repairs to uneven or cracked pavement.

Keep in mind that clearing walkways (including stairs) is an invitation for pedestrians to use the path. So, once you clear an area, it has to be kept clear and safe, especially from ice. Also, avoid creating piles of snow that can block either a driver's or a pedestrian's view. Finally, be sure that your property is safe for children who are enjoying winter. Don't allow children to slide around without being aware of pedestrians or motorized traffic and don't let anyone throw snow or ice balls at cars (you could be sued for any accident caused by careless play) related from the use of your property or premises.

Don't forget the inside of your home. Visitors should be kept safe from harm. Be sure to keep interior stairs and floors clear of the watery remains of melted snow. Keep things dry and consider using mats that provide good traction and an area where folks can clear snow and ice from their shoes or boots.

As always, an insurance professional is a valuable source of safety and insurance information. Don't hesitate to contact an agent to discuss your questions. If you haven't had the chance, please be sure to read parts one and three of "Is Your Home Winter Ready" which discusses other winter concerns.

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