

Good Hands® Advice
Tips to help you be prepared and informed



Stress-Free Cottage Weekends

For most Canadians, summer is synonymous with relaxing cottage weekend getaways. But your time away can quickly become stressful if you arrive to find a damaged cottage. Two thirds of cottage claims are weather and accident-related, and July is the peak month for these incidents to occur. To avoid the hassle and expense of unnecessary repairs, protect your cottage and your family by following these tips:

Keep your yard clear

Strong winds can turn lawn furniture, barbecues and tree branches into destructive missiles. Clear the area surrounding your cottage of any objects which could potentially become airborne and cause significant damage.

Secure your roof

Your roof is the most important and vulnerable part of your cottage. Have your roof professionally inspected annually and keep it well maintained.

Trim the trees

Remove weak trees and trim branches which could fall on your cottage causing damage.

Clear your eavestroughs

Regularly clean and maintain your eavestroughs and downspouts to make sure they are not clogged with debris.

Clean the chimney

If you have a chimney or woodstove have it professionally cleaned and inspected for damage each season. A professional may be able to spot hazards you wouldn't be able to see yourself.

Check your BBQ

Clean barbecues and heating appliances before use. Check propane tanks regularly for leaks, loose connections or blockages.

Check before starting fires

Contact your local fire department, municipality or the Ministry of Natural Resources for any restrictions on burning before starting campfires or burning brush. Never leave a fire unattended.

Check electric connections

Regularly maintain fuse boxes, heaters, wiring, stoves, and other possible heat sources.

Install and maintain smoke detectors

Protect your family by installing smoke detectors on every floor of your cottage. Test them monthly and change the batteries at least once a year. Also, have a fire extinguisher on every floor.

Store boats safely

Fibreglass, the most commonly used material in canoes and boats is extremely flammable. Be sure to store them away from any buildings and lay them upside down, one metre above ground level, either on a rock or clearing.

Check your insurance

Call your insurance company and make sure you have sufficient coverage.

For more helpful tips and advice, visit allstate.ca/learningcentre, contact your local Allstate Insurance Agency or call 1-800-allstate.

Good Hands® claims service available 24/7