MICHIGAN WINTER PREP

Winterizing your cottage or seasonal home

An unheated, unwatched house is the single biggest source of winter claims we see - and the one where coverage most often comes down to what you did before you left. The good news: two afternoons of work covers almost all of it.

Why it matters

- Water is the enemy. A pipe that freezes in January and lets go in March can run for weeks before anyone notices. We have seen losses that started at a $9 fitting and ended with a gutted interior and a mold remediation bill.
- Ice dams push water under shingles and into walls and ceilings. They come from warm attics and clogged gutters, and both are preventable.
- Snow load on flat roofs, porches, and decks. Northern Michigan winters stack up fast.
- Empty houses attract mice, moisture, and occasionally people. Vandalism and theft losses cluster in properties nobody has checked in months.

What goes wrong over winter

Burst pipe found in spring	Water ran undetected for weeks. Flooring, drywall, cabinets, and contents gone. Mold present. This is the most common and most expensive seasonal-home claim we handle.
Ice dam water intrusion	Staining, then sagging ceilings, then insulation and wiring. Usually traced to attic heat loss and gutters that were never cleaned.
Furnace failed while away	Heat was left on, but nobody was checking. The furnace quit in a cold snap, the pipes froze anyway, and the loss looked identical to a house that was never heated at all.
Roof or deck collapse under snow	Older cottages and additions with low-pitch roofs are the usual suspects.

INSURANCE QUESTIONS

Where coverage can change

Common patterns only. Your carrier's form, endorsements, facts, and policy terms control.

Frozen plumbing	Depends	Most homeowner and dwelling policies exclude freezing of pipes and appliances unless you either maintained heat in the building OR shut off the water and drained the system. Doing one of those two things is what turns an excluded loss into a covered one.
Water damage from a burst pipe	Depends	Sudden and accidental discharge is generally covered. Water that seeps or leaks over weeks or months often is not - which is exactly what happens in an unwatched house.
Mold	Depends	Frequently capped at a small sub-limit (often $5,000 to $10,000) or excluded, even when the water loss itself is covered.
Vacancy and unoccupancy	Depends	Many policies restrict or remove coverage for vandalism, theft, glass breakage, and water damage once a home has been vacant or unoccupied for 30 to 60 days. Some carriers require periodic inspections.
Rodents, insects, and vermin	Usually not covered	Damage caused by animals or pests is almost universally excluded.
Wear, tear, and deferred maintenance	Usually not covered	A roof that was already failing, a gutter that was never cleaned, or a furnace that was never serviced can turn a covered loss into a denied one.
Ice dams and snow-load collapse	Often covered	Generally covered as a sudden loss - provided the roof was in reasonable condition to begin with.

WORK IN THIS ORDER

How to put it away properly

1 Choose one: drain it down, or keep it heated (and monitored)

Draining the system is the more reliable option for a property nobody will visit. Shut off the main, open every faucet, drain the water heater, drain or blow out the lines with compressed air, flush toilets and drain the tanks, pour non-toxic RV antifreeze into every trap and toilet bowl, and drain the dishwasher and washing machine lines. If you keep the heat on instead, set it no lower than 55 degrees F, install a Wi-Fi thermostat and a temperature or water-leak sensor that alerts your phone, open cabinet doors under sinks, and arrange for someone to physically check the property at least every two weeks.

2 Either way: shut off the water main

Even if you leave the heat on, shut off the main supply. A frozen pipe with the water off leaks a few gallons. A frozen pipe with the water on leaks a few thousand.

3 Prevent ice dams

Clean gutters and downspouts after the leaves are down. Check attic insulation and make sure soffit and ridge vents are clear. Seal attic bypasses around lights, chimneys, and plumbing stacks. Trim branches hanging over the roof.

4 Reduce snow-load and structural risk

Have a plan for who will clear low-pitch roofs, porch roofs, and decks after a heavy snow. Store or secure outdoor furniture, docks, and lifts.

5 Close up the building

Remove all food. Empty and unplug the refrigerator and prop the door open. Set mouse traps or bait stations and seal obvious entry points with steel wool or hardware cloth. Unplug electronics. Leave a few blinds partially open and put a lamp on a timer.

6 Arrange a set of eyes

A neighbor, caretaker, or family member who walks through every couple of weeks is the best insurance you can buy. Give them our number and your carrier's claims number.

7 Tell us if it will be vacant

If the property will be unoccupied for more than 30 days, call us. We may need to add a vacancy endorsement or confirm your carrier's requirements so a winter claim is not declined on a technicality.

PRINT AND TAKE IT WITH YOU

Your winter checklist

- Water main shut off
- System drained OR heat set to 55 degrees F+ with remote temperature alert
- Water heater drained (or on vacation mode if heat stays on)
- Antifreeze in all traps and toilets
- Dishwasher, washer, ice maker, and outdoor spigots drained
- Gutters and downspouts cleaned
- Attic insulation and venting checked; bypasses sealed
- Overhanging branches trimmed
- Snow-removal plan for roof, porch, and deck
- Docks, lifts, and outdoor furniture stored or secured
- Food removed; refrigerator emptied and propped open
- Rodent traps set; entry points sealed
- Electronics unplugged; lamp on timer
- Doors and windows locked; spare keys retrieved
- Caretaker or neighbor lined up with our number and your claims number
- Photos of each room and major items (date-stamped)
- Agency notified if vacant more than 30 days

Before you store it, move it, or reduce coverage, call RGC Insurance. If coverage is adjusted for storage, call before the first spring drive, ride, or launch.

This guide is general information, not a coverage decision. Every policy is different. Coverage depends on your carrier, policy form, endorsements, facts, and applicable terms. Ask us to review your own policy before a loss.