



## Don't Fall Behind, Prepare Your Home for Autumn

Updating your home is easier while it's still warm, so now is the time to prepare for autumn. Here are a few tips:

- **Declutter your gutters.** By simply clearing gutters of debris you help prevent the formation of ice dams in the months to come, which may cause water to leak into your home.
- **It's the little things.** Simple home maintenance now is the best defense against a big problem later, such as a fire or leakage. Attic and dryer vents, exhaust ducts and sump pumps should be inspected this time of year. Be sure to check the devices that help prevent injury, too, like smoke alarms and carbon monoxide detectors.
- **Don't let your HVAC wreak havoc.** Regularly replacing filters and maintaining adequate ventilation in your heat, ventilation and air conditioning systems will keep your home comfortable as the weather changes.

Energy efficiency is the key to saving money as it gets colder. For example:

**Seal it up.** Adding weather stripping to doors and windows helps seal places in your home where air may be coming in or out. The more you seal, the more you save—in fact, Energy Star estimates you can save up to 10 percent on your heating bills.<sup>1</sup>

**Insulate before it's too late.** It is important to check the condition of the insulation in both your walls and attic. Also, insulating exposed pipes can help prevent them from bursting as the temperature drops.

**Check your overall energy efficiency.** There are lots of ways to make sure your home is energy efficient, but if you're not sure where to start, the U.S. Department of Energy has a helpful [DIY energy audit checklist](#).<sup>2</sup>

**Is your home Energy Star or EPA Certified?** Be sure to check [certification requirements](#) in your area because making your home energy efficient may qualify you for a Home Safety discount on your Kemper Prime Home<sup>SM</sup> policy. Ask your independent agent about your eligibility today.

This material is for general informational purposes only. All statements are subject to the terms, exclusions and conditions of the applicable policy. In all instances, current policy contract language prevails. Products, services and discounts referenced herein are not available in all states or in all underwriting companies. Coverage is subject to individual policyholders meeting our underwriting qualifications and state availability.

---

<sup>1,2</sup> U.S. Department of Energy