

INSURANCE MATTERS

A Newsletter for Delawareans

January 2026

HOW TO PREPARE YOURSELF TO BE WINTER READY



What it Means to be Winter Ready

Being winter ready means taking simple, proactive steps to protect yourself, your family, and your home during the colder months. As temperatures drop, winter weather can bring challenges such as icy roads, snowstorms, power outages, and increased heating costs. Preparation helps reduce risks and avoid unnecessary stress.

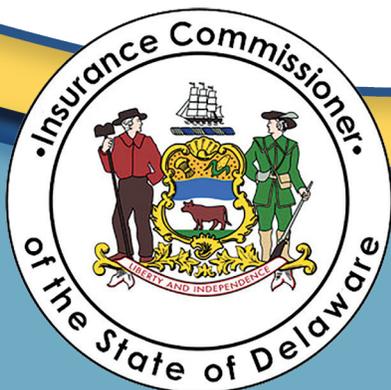
At home, being winter ready includes checking your heating system, sealing drafts, and making sure smoke and carbon monoxide detectors are working properly. It's also smart to have an emergency kit with essentials like flashlights, batteries, blankets, and nonperishable food in case severe weather disrupts power or travel.

Winter readiness also means preparing your vehicle. Keeping tires in good condition, maintaining proper antifreeze levels, and carrying an emergency car kit can make a big difference if you're stranded or driving in hazardous conditions.

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How to Stay

WINTER READY

Prepare for Winter Weather

Prepare to keep the cold out of your home with insulation, caulking and weather stripping. Learn how to keep pipes from freezing. Install and test smoke alarms and carbon monoxide detectors with battery backups. Gather supplies in case you need to stay home for several days without power. Have extra batteries for weather radios and flashlights.

Be sure to keep each person's specific needs in mind, including the medications they take. Also, remember the needs of your pets.

If your heat goes out

- Close off unneeded rooms to avoid wasting heat.
- Stuff towels or rags in cracks under doors.
- Close blinds or curtains to keep in some heat.
- Wear layers of loose-fitting, lightweight, warm clothing. Remove layers to avoid overheating, perspiration and subsequent chill.

Know your winter weather terms and take appropriate action

-  **Winter storm warning**
A Winter Storm Warning is issued when heavy snow, heavy sleet or heavy freezing rain are imminent or occurring.
-  **Winter storm watch**
A Winter Storm Watch is issued when there is the possibility of a blizzard, heavy snow, heavy freezing rain, or heavy sleet.
-  **Winter weather advisory**
A Winter Weather Advisory is issued when accumulations of snow, freezing rain, freezing drizzle, and sleet are expected to cause significant inconveniences and life-threatening situations if caution is not taken.

Stay Safe on the Road

-  Make sure your vehicle is in good working condition before you travel.
-  Keep your gas tank as full as you can. A full tank will also keep the fuel line from freezing.
-  Install good winter tires and make sure they have enough tread, or any chains or studs required in your local area.
-  Every vehicle should have an emergency supply kit in the trunk. Kits should be checked every six months and expired items should be replaced regularly.
-  When driving, increase your following distance from 3-4 seconds to 5-6 seconds. It takes longer to slow down and stop on icy roads.
-  Tell others your route and anticipated arrival time.

Stay Safe in Your House

-  Keep anything that can burn at least three feet from all heat sources including fireplaces, wood stoves, radiators, portable heaters or candles.
-  Always plug space heaters directly into an outlet, and make sure the cord isn't damaged or frayed.
-  Never use an oven to heat your home.
-  Maintain heating equipment and chimneys by having them cleaned and inspected each year by a professional.
-  Have alternate plans for refrigerating medicines or using power-dependent medical devices in case of power outages.
-  If a power outage occurs, disconnect appliances and electronics to avoid damage from electrical surges.

NATIONAL RADON ACTION MONTH

What Is Radon and Why Is It Dangerous?

It's important to understand what radon is and how it affects your home. Radon is a radioactive gas that arises from the decay of uranium in soil and rocks. Foundation cracks and gaps in walls and floors can let radon into your home.

You can't see, smell or taste radon, but it could be present at a dangerous level in your home. Radon is the leading cause of lung cancer deaths among nonsmokers in America and claims the lives of about 21,000 Americans each year.

In fact, the EPA and the U.S. Surgeon General urge all Americans to protect their health by testing their homes, schools and other buildings for radon.

Exposure to radon is a preventable health risk and testing radon levels in your home can help prevent unnecessary exposure. If a high radon level is detected in your home, you can take steps to fix the problem to protect yourself and your family.

Immediate Short-Term Reduction Tips

Increase ventilation: Open windows and doors to improve airflow. Use fans to circulate indoor air and draw in fresh air from the outside.

Use fans strategically: Place fans near windows or doors to help push radon-rich air out of the home.

Seal cracks and openings: Radon enters your home through cracks in the foundation, walls, and floor. Use radon-resistant caulks and sealants to cover these openings.

Long-Term Radon Reduction Strategies

Install an active soil depressurization (ASD) system: ASD systems are among the most effective long-term solutions for radon mitigation. These systems use a fan and vent pipe to continuously draw radon gas from beneath your home and release it outdoors.

Maintain ventilation systems: Once your ASD system is installed, regular maintenance is essential.

Encapsulate the crawl space: Homes with crawl spaces are particularly susceptible to radon. Encapsulation, or sealing the crawlspace with a vapor barrier, can help.

THE DOI CORNER

Our Captive Team Heads to the World Captive Forum

The Delaware Captive Insurance Team is heading to the World Captive Forum, taking place February 4–6 at the JW Marriott in Orlando, Florida. We're excited to connect with industry professionals from around the world and share why Delaware continues to be a leader in captive insurance.

If you're attending the Forum, we invite you to stop by and visit us at Booth 412. Our team will be on hand to answer questions, talk captive insurance, and discuss how Delaware can support your captive insurance needs. We look forward to seeing you there!

DELAWARE
CAPTIVE INSURANCE

ASK THE COMMISSIONER

What is Renters Insurance?

Renters insurance is designed to protect you, not the building you live in. If you rent an apartment, condo, or house in Delaware, your landlord's insurance covers the structure, but it does not cover your personal belongings or protect you if someone is injured in your home. That's where renters insurance comes in.

A standard renters insurance policy helps cover your personal property if items like furniture, clothing, or electronics are damaged or stolen due to events such as fire, theft, or certain weather-related incidents. It also provides liability protection if someone is injured in your rental home and you're found responsible, or if you accidentally cause damage to someone else's property. In addition, renters insurance may help pay for temporary housing and related living expenses if your rental becomes unlivable because of a covered event.

Renters insurance is generally affordable and offers important peace of mind. In a state like Delaware, where unexpected events from severe storms to everyday accidents can happen, having coverage can help you recover without a major financial setback.

I encourage Delaware renters to review their options, ask questions, and choose a policy that fits their needs. Protecting yourself and your belongings is a smart step toward financial security.



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The consumer comes first.

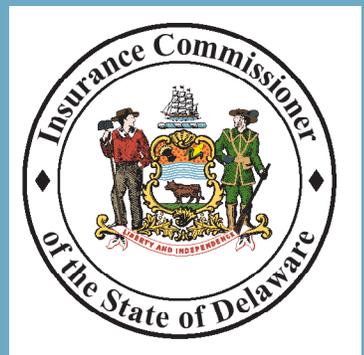
Our office is here to help if you have questions about or problems with your insurance coverage or insurance company.

Questions about insurance or complaints about an insurance company or insurance agent can be made to the Consumer Services Division by phone, by fax, by letter, by email or with an online complaint form.

Phone: 302-674-7300

Fax: 302-739-6278

consumer@delaware.gov



Our Mission

Protecting Delawareans through regulation and education while providing oversight of the insurance industry to best serve the public.