

Strong El Niño forecast raises the stakes for winter preparedness: Six maintenance tips to help protect your home now

Intact Insurance shares practical tips to help homeowners prepare for the colder months ahead

TORONTO, Oct. 7, 2026 /CNW/ -- As Canadians prepare for the colder months ahead, Intact Insurance is reminding homeowners that a little prevention can go a long way. Nearly two-thirds¹ of Canada's landmass is covered in snow for more than six months each year and winter weather patterns are becoming increasingly unpredictable, especially with a strong El Niño forecasted for the 2026-27 winter².

"What happens thousands of kilometres away in the Pacific can have an influence on the weather we experience here in Canada," says Jonathan Gadoury, meteorologist at Intact Insurance. "The signals we're monitoring around El Niño suggest parts of the country could experience more frequent freeze-thaw cycles, freezing rain and ice accumulation this winter. While no seasonal forecast is exact, it's a reminder that homeowners should prepare early rather than wait for the first major weather event."

With changing weather conditions on the horizon, fall is a good time for homeowners to turn their attention to the things they can control and prepare their homes for the colder months ahead.

"Many of the most common winter-related issues start with small maintenance problems that go unnoticed until temperatures drop," says Mel Wright, Vice President and Head of Intact Insurance's Prevention program. "Taking action now, whether it's clearing your eavestroughs, checking your roof or testing your sump pump, can help homeowners identify vulnerabilities before winter weather puts them to the test. Through [KeepItIntact.ca](https://www.intact.ca/keepitintact), homeowners can access trusted advice, seasonal checklists and tools to help make it easier to prepare for the weather ahead."

¹[Ice & Snow Winter Storm Protection in Canada | Intact Insurance](#)

²[Scientists confirm a 'super' El Niño is in progress. Here's what it means - The Weather Network](#)

Get ahead of winter: six maintenance tips to help protect your home

1. Clean your eavestroughs and downspouts

Leaves and other debris can clog eavestroughs preventing water from draining properly. When temperatures fluctuate, trapped water can freeze and contribute to ice buildup and water damage.

2. Inspect your roof and house siding

Look for damaged, loose, or missing shingles or siding and address repairs before winter weather arrives. Even small issues can worsen when exposed to snow, ice, and strong winds.

3. Trim trees and remove dead branches

Heavy rain, freezing rain, snow, ice accumulation, and strong winds can cause weakened branches to fall and damage roofs, vehicles, fences, and power lines.

4. Seal drafts around doors and windows

Replacing worn weatherstripping and sealing gaps can prevent cold air and moisture from entering your home.

5. Check exterior drainage and test your sump pump

Ensure water is directed at least 2 metres away from your home's foundation and that the drains remain clear to reduce the risk of pooling water and potential freeze-thaw damage.

6. Prepare your outdoor spaces

- a. Detach all garden hoses and close the [indoor] shut-off valve for your outdoor faucet and drain the water from the faucet.
- b. Secure outdoor objects like trash cans, patio furniture, barbecue, and inspect decks and fences.

Keep It Intact

In 2025, Intact launched a national prevention program called [Keep it Intact](#). The program provides an array of tools, solutions, and practical advice to empower Canadians to protect their properties. With many easily implemented and proven tips, homeowners can take proactive steps to help prevent or reduce damage from extreme weather.

For more prevention tips and seasonal checklists, visit [keepitintact.ca](https://www.keepitintact.ca/).

The Jiffy app, helping homeowners protect their homes

With 20% of Canadians⁶ finding it hard to secure reliable contractors as one of their top three barriers to taking additional steps to protect their home against extreme weather, access to trusted professionals emerges as a notable challenge. [Jiffy](#) helps homeowners handle seasonal maintenance and make their home more resilient to severe weather by connecting them with vetted experts for on-demand home maintenance and repair services. Jiffy currently operates in the Greater Toronto Area (GTA), Ottawa, Calgary, Vancouver, Edmonton and Montreal.

<https://www.keepitintact.ca/>

About Intact Financial Corporation

Intact Financial Corporation (TSX: IFC) is a global provider of property and casualty insurance founded on core values and a belief that insurance is about people, not things. Intact's success is fueled by its 32,000 employees worldwide who embody the company's purpose: to help people, businesses and society prosper in good times and be resilient in bad times. To achieve its ambitions, Intact seeks to ensure customers are its advocates, its people are engaged and the company is one of the most respected.

Intact is the largest provider of property and casualty insurance in Canada and has successfully exported its strengths across North America, the UK, and Europe. Its growing commercial and specialty solutions network now spans over 150 countries. With a customer-driven mindset, Intact has expanded its operations to include insurance distribution, restoration and prevention.

Intact solidifies its outperformance by leveraging its competitive advantages: global leadership in data and AI for pricing and risk selection; deep claims expertise and integrated supply chain network; and strong capital and investment management. Intact's total annual operating Direct Premiums Written has tripled over the last decade to \$25 billion.

Explore Intact's offerings at [intactfc.com](https://www.intactfc.com).

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<https://newsroom.intactfc.com/2026-10-07-Strong-El-Nino-forecast-raises-the-stakes-for-winter-preparedness-Six-maintenance-tips-to-help-protect-your-home-now>