

Do You Want To Lower Your Winter Heating & Insurance Costs?



The outside temperature is getting colder, and those long hot days of our Redding summer are over. As we move into the fall and winter, now is the time to think about ways to save on your heating bills as well as your [home](#) insurance.

Lowering Your Heating Costs

- If you use oil or propane as your heat source, you do have the option of shopping around for the best price. You might be surprised at the cost differences.
- Seal all leaks around windows and doors.
- Turn off heat in unused rooms.
- Request a home energy audit from your utility company. They may suggest some cost cutting ideas, and they may offer no interest loans or grants for energy efficient equipment upgrades.
- Use an insulation blanket on your hot water heater.
- Ceiling fans- By reversing the fan's direction and keeping it at a low speed in a clockwise direction, the blades will create an updraft, taking full advantage of the fact heat rises.
- Check for sufficient insulation in the attic. [ZIP Code Insulation Calculator](#).
- Replace or clean furnace filters on a regular basis.
- Install a programmable thermostat. This will allow you to program the temperature lower during the night and also times of the day you are routinely away from home.
- When you are not using your fireplace, keep the damper closed.

Save on Your Redding Personal Insurance

Now is a great time to have us review your personal insurance including your [home](#), auto, life, motorcycle and RV insurance. We have been able to help our customers save hundreds of dollars by shopping their account to many of our great markets.

Insurance specialists at Berry Curtis Insurance serve to help you coordinate an insurance program that determines the best coverage options for your needs – for benefits and quality discounts that help you save. Contact a representative at Berry Curtis Insurance to learn more about the benefits you can receive by combining your home and auto policies.