



# Making Your Home Energy Efficient

As green technology increases, new homes are becoming more energy-efficient. If you haven't updated your home in a while, you may be throwing dollars out the window! Improving your home's energy efficiency can save you hundreds of dollars annually. If you aren't sure where to start, contact an energy consultant in your area.

**Some important items to consider when thinking about upgrades are:**

## 1. Insulate walls and attics

Old homes with poor insulation and big attics are huge culprits of wasting energy. Consult with a contractor that uses infrared cameras before and after installing insulation so they can find any additional leaky areas.

## 2. Upgrade windows

You can save up to 12% on average by replacing your existing windows with ENERGY STAR rated windows. If window replacement isn't an option, have your windows serviced as needed and ensure that storm windows are properly installed before cold weather hits.

## 3. Replace your furnace

If your furnace is older than 1992, you could be wasting as much as 35% of the fuel it uses. Replacing it with at least a 90% efficient furnace will save you up to 25% on your heating costs. Changing your furnace filter, using a programmable thermostat and making sure your ducts are properly sealed can add even more efficiency.

## 4. Update your lighting

Light-emitting diode (LED) and compact fluorescent lamp (CFL) bulbs have become the kings of lighting efficiency versus the traditional incandescent bulbs of the past. LED and CFL bulbs are the premier option for getting the best lighting while using a fraction of the energy. Although LEDs and CFLs cost more than incandescent bulbs, they last much longer making the additional cost null.

When you complete major updates to your home, you may qualify for additional discounts on your home insurance. **If you have made updates to your home or have specific questions regarding your home insurance, please contact your Gallagher representative.**