

Is Your House Properly Winter-Proofed? Good Maintenance Can Prevent Damage to Your Home

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IN THIS PRESS RELEASE

- Outside Your Home
 - Inside Your Home
-

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NEW YORK, October 14, 2011— It can be hard to think about winter-proofing your home when the weather is still mild in many places, but now is the best time to prepare your home. Many winter-related disasters can be prevented if you take a few simple steps to protect your home from freezing temperatures, snow and wind, according to the Insurance Information Institute (I.I.I.).

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The Farmers' Almanac predicts that the eastern third of the country, (New England down to Florida and as far west as the lower Ohio River and Mississippi River Valley), will experience colder-than-normal temperatures this winter.

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Standard homeowners policies cover winter-related disasters such as burst pipes, ice dams, and wind damage caused by weight of ice or snow, as well as fire-related losses, said Jeanne M. Salvatore, senior vice president and consumer spokesperson for the I.I.I. Coverage for flooding is available from the National Flood Insurance Program and from some private insurance companies. Winter-related damage to cars is generally covered under the comprehensive portion of an auto insurance policy.

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Melting snow can inflict significant damage to property, and winter storms are the third-largest cause of catastrophe losses, noted the I.I.I. According to ISO, winter storms accounted for 7.4 percent of catastrophe losses nationwide from 1991 to 2010, or an average of \$1.3 billion per year (in 2010 dollars). The average water damage and freezing claim was \$6,347 from 2005 to 2009, with such claims accounting for the second most frequent cause of loss after wind and hail.

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An important part of planning for winter is to review your insurance coverage. Make sure that you have enough insurance to rebuild your home and replace everything in it. And, if you do not have flood insurance, talk to your insurance agent or company representative about obtaining this important protection. You can learn more about your flood risk by going to FloodSmart.gov.

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Also, ask about sewer backup insurance. It is included in some policies and available as an endorsement in others, pointed out Salvatore.

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To prepare your home for the upcoming winter, the I.I.I. and the Insurance Institute for Business & Home Safety (IBHS) offers the following tips.

Outside Your Home

- Clean out gutters. Remove leaves, sticks and other debris from gutters, so melting snow and ice can flow freely. This can prevent ice damming, a condition where water is unable to drain through the gutters and instead seeps into the house causing water to drip from the ceiling and walls.
- Install gutter guards. Available in most hardware and home stores, gutter guards prevent debris from entering the gutter and interfering with the flow of water away from the house and into the ground.
- Trim trees and remove dead branches. Ice, snow and wind could cause weak trees or branches to break and damage your home or car, or injure someone walking by your property.
- Repair steps and handrails. This may prevent someone from falling and seriously being injured. Broken stairs and banisters can become lethal when covered with snow and ice.
- Seal cracks in holes in outside walls and foundations. Use caulking to protect water pipes and make sure that skylights and other roof openings have proper weather stripping to prevent snowmelt from seeping in.Â

Inside Your Home

- Keep the house warm. Set the thermostat for at least 65 degreesâ€”since the temperature inside the walls, where the pipes are located, is substantially colder a lower temperature will not keep the pipes from freezing.
- Add extra insulation to attics, basements and crawl spaces. If too much heat escapes through the attic, it can cause snow or ice to melt on the roof. Water can then re-freeze, causing more snow and ice to build up. This can result in a collapsed roof, and can contribute to ice damming. Ideally, the attic should be five to 10 degrees warmer than the outside air. Well-insulated basements and crawl spaces can help protect pipes from freezing. You may also consider insulating unfinished rooms such as garages to keep pipes from freezing.
- Have the heating system serviced. Furnaces, boilers and chimneys should be serviced at least once a year to prevent fire and smoke damage.
- Check pipes. Look closely for cracks and leaks and have the pipes repaired immediately. Wrap exposed pipes with heating tape.
- Install an emergency pressure release valve in your plumbing system. This will protect the system against increased pressure caused by freezing pipes and can help prevent your pipes from bursting.
- Make sure that smoke and fire alarms are working properly. Residential fires increase in the winter, so it is important to protect your family with working alarm systems. Also, consider installing a carbon monoxide detector, since a well sealed home can trap this toxic gas.
- Learn how to shut the water off and know where your pipes are located. If your pipes freeze, time is of the essence. The quicker you can shut off the water or direct your plumber to the problem, the better chance you have to prevent pipes from bursting.
- Hire a licensed contractor to look for structural damage. If damage is discovered, have it repaired now rather than waiting for a problem to occur. Also, ask about ways to prevent water damage due to snow-related flooding. Plastic coatings for internal basement walls, sump pumps and other methods can prevent flood damage to your home and belongings.Â

If you are going to be away for an extended period, take special care. Turn the water off and/or have the water system drained by a professional to keep pipes from freezing or bursting. Also, hire someone to check your home on a regular basis so that, if there is a problem, it can be fixed quickly, lessening any damage.

Activity at your home will also reduce the likelihood that it will be burglarized.

RELATED LINKS

Facts and Statistics: Winter Storms

Video: Water and Flood Damage: What Is and Is Not Covered

National Flood Insurance Program

Institute for Business & Home Safety

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Back to top