



# Don't become a victim of frozen pipes

## This doesn't have to happen to you

When Kathy turned on her bathroom faucet late at night, water just trickled out. She couldn't figure it out, so she decided to wait until morning to call a plumber. Unfortunately, she awoke to a flooded living room, unaware that her pipes had frozen and burst.



Steve turned down his home's thermostat to save money when he left for a

winter trip. Little did he know that he'd return to find his wood floors covered in water. In his absence, water froze in a pipe on an exposed wall and burst the pipe.

Each winter our agency gets calls from clients whose property was damaged due to burst pipes. Help yourself by learning what to do to prevent or deal with frozen pipes.

Call us, and we can clarify what your policy covers and the amounts of your deductibles. You'll never regret having taken the time to ask questions in advance.

## What to do before and after

A frozen winter wonderland can turn ugly when water pipes freeze and burst. But you can take steps to avoid frozen pipes.

### How to prevent trouble

- 1** Before cold weather hits, drain your swimming pool and sprinklers. Remove outdoor hoses, turn off the water supply located inside the house, and then open the outside hose lines and leave them open through the winter.
- 2** When winter temperatures hit, keep the thermostat at the same temperature both day and night, and never set it lower than 55 degrees.
- 3** Make sure water pipes exposed to cold areas are insulated. Pay close attention to lines that run along exposed walls or in basements, attics or garages. Call a plumber if you know of certain pipes that are prone to freezing.
- 4** If water is trickling as it comes out of a faucet in your home, it's a sign there's ice in the pipes. Leave the faucet running to help melt the ice, and keep cabinet doors near the pipes open to circulate warmer air. You can use a hair dryer or carefully positioned electric space heater to help thaw the pipes. Do not use open-flame appliances or tools to heat the pipes. If those measures don't work, call a plumber.
- 5** Keep your garage doors closed if any water lines run through the garage. If a pipe is exposed, allow water to drip from that faucet at critical times to prevent freezing.

### My pipes burst – now what?

If you've already become the victim of water pipe damage or other damage due to snow or ice, what should you know

about your insurance coverage?

- 1** Standard property insurance typically covers your property when it is damaged by ice, water, heavy snow, or burst water pipes. Know your deductible, and call us to find out if there are restrictions or exclusions. Renters insurance will cover the possessions in your rented property, with limitations, but will not cover the structure.
- 2** Know if your insurance covers replacement cost or actual cash value.
- 3** Understand that flood insurance is not usually part of a standard property insurance policy.
- 4** If your home sustained damage, document your losses with video or photos, take reasonable steps to avoid further damage to your home and belongings, and call us immediately to file a claim. There are time restrictions on calling to report damage. Keep detailed records about handling your claim, including who you spoke to, the date and time of call, and what was said. A claims adjuster will be sent by the insurer to inspect the damage. Call us, and we'll help you through the process.

Sources: American Red Cross, Ohio Department of Insurance

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