

Winter-Related Damage Causes Billions of Dollars in losses Each Year, Warns the I.I.I. -- Severe Winter Weather Predicted for Much of the Country -- The I.I.I. Offers Checklist to Winter-proof Your Home

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This winter is predicted to be more severe than usual. Fortunately, there are simple steps you can take to protect your home from freezing temperatures, snow and wind, says the Insurance Information Institute (I.I.I.).

According to The Old Farmer's Almanac, much of the country should plan for a cold and blustery winter. In fact, it predicts that the Northeast, Great Lakes region and the Midwest will be much colder than normal from November through March.

"Autumn is the perfect time to winter-proof your home," says I.I.I.'s Vice President of Consumer Affairs, Jeanne Salvatore. "In many cases, winter related disasters can be prevented if you take steps now to protect your home."

The I.I.I. offers the following checklist to help winter-proof your home:

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 - damaging your home or car, as well as injuring someone walking on your property.
- Repair steps and handrails to 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.

INSIDE YOUR HOME

- Keep the house warm. Set the thermostat for at least 65 degrees, 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 ten degrees warmer than the outside air. Well-insulated basements and crawl spaces will also 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. Have furnaces, boilers and chimneys 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 them against increased pressures 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 dioxide 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.

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. 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.

Standard homeowners policies cover winter-related disasters such as burst pipes, ice dams, wind damage caused by weight of ice or snow, as well as fire-related losses. Damage caused by water should be properly dried and repaired to prevent any potential problem with mold. Flood damage is excluded from most standard homeowner policies. Coverage is available from the National Flood Insurance Program, but can be purchased through your insurance agent or company representative.

For more information on homeowners insurance, you may also call the National Insurance Consumer Helpline at 1-800-942-4242 or access the Institute's website at <http://www.iii.org>. Flood insurance information is available at <http://www.fema.gov>. Additional tips to winter-proof your home, is available from the Institute for Business and Home Safety at <http://www.IBHS.org>.