?Tis the Season to Prepare Your Home for Cold Weather; the I.I.I. Offers Tips for Preventing Winter Related Damage

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NEW YORK, November 24, 2015? With plenty of snow and cold temperatures predicted for the northern United States this winter, it is important to prepare your home and review your insurance coverage, according to the Insurance Information Institute (I.I.I.).

The 2016 *Farmers? Almanac* predicts snowier conditions than normal for the northern and central Great Plains, New England and parts of the Ohio Valley. In the Northeast and Mid-Atlantic states, the winter skies will be stormy and likely to drop a good amount of snow.

Water damage, which can be caused by snowy conditions, and freezing account for almost 22 percent of all homeowners insurance claims and are the third-largest cause of catastrophe losses, behind only hurricanes and tornadoes. Winter storm related catastrophes in the U.S. caused \$2.3 billion in insured losses in 2014, up from \$1.9 billion in 2013, according to Munich Re. From 1994 to 2013 winter storms resulted in about \$27 billion in insured U.S. catastrophe losses (in 2013 dollars), or more than \$1 billion a year on average, according to Property Claim Services (PCS).

Standard homeowners and renters policies cover winter related damage, such as that caused by burst pipes, ice dams and wind, as well as damage caused by either weight of ice or snow.

Coverage for flooding, including flooding caused by melting snow, is available from FEMA?s National Flood Insurance Program

(NFIP) and from some private insurance companies. Melting snow can also overburden sewer systems, causing raw sewage to back up into the drains in your home. Backed up sewers can cause thousands of dollars in damage to floors, walls, furniture and electrical systems. Sewer back-up coverage can be purchased either as a separate product or as an endorsement to your homeowners or renters policy.

Beyond making sure they have the proper insurance coverage, there are also steps homeowners can take to protect their homes before the official start of winter on Monday, December 21, 2015.

Outside Your Home

- Clean out gutters. Remove leaves, sticks and other debris so melting snow and ice can flow freely. This can prevent ice damming, a condition in which water seeps into the house, potentially damaging ceilings and walls.
- **Install gutter guards** to 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 can cause weak trees or branches to break and damage your home or car, or injure someone walking by your property.

Inside Your Home

- 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 and then re-freeze on the roof resulting in an ice dam that can cause significant roof damage. Well-insulated basements, crawl spaces and unfinished rooms, such as garages, protect pipes from freezing
- **Provide a reliable back-up power source**. In the event of an electrical outage, continuous power will keep your home warm and prevent frozen pipes. Consider purchasing a portable generator to ensure your household?s safety.

Preparing for severe winter weather and other disasters is especially important for vulnerable populations such as older adults. Review the I.I.I.?s Preparedness Checklist for Seniors and Caretakers if you have an elderly relative or friend who may need help getting ready for the winter season.

For more information on preparing your home against damage from Mother Nature, go to the Insurance Institute for Business & Home Safety (IBHS).

RELATED LINKS

Article: Winter Weather Preparation

Facts and Statistics: Winter Storms

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

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