

Wild Winter For 2015: Below-Normal Temperatures Predicted for Three-Quarters Of The U.S.

Winter Storms are Third Largest Cause of Catastrophe Losses, behind Hurricanes and Tornadoes; Is Your Home Prepared?

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NEW YORK, October 6, 2014 ? With a relatively mild autumn in many parts of the country, now is a good time to take steps to winter-proof your home and make sure that you have the right type and amount of insurance, according to the Insurance Information Institute (I.I.I.).

Standard homeowners and renters 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. Coverage for flooding is available from the National Flood Insurance Program and from some private insurance companies.

Flooding related to snow melting can overburden sewer systems, causing raw sewage to back up into the drains in your home. Backed up sewers can wreak havoc, causing thousands of dollars in damage to floors, walls, furniture and electrical systems. Sewer back-up is not covered under a typical homeowners or renters insurance policy, nor is it covered by flood insurance. This type of coverage must be purchased either as a separate product or as an endorsement.

Water damage and freezing account for almost 22 percent of all homeowners insurance claims, and average \$4,024 per claim, according to the I.I.I. In fact, winter storms are the third-largest cause of catastrophe losses , behind only hurricanes and tornadoes, causing \$1.9 billion in insured losses in 2013, up dramatically from \$38 million in 2012, according to Munich Re. From 1993 to 2012 winter storms resulted in about \$28 billion in insured catastrophe losses (in 2012 dollars), or more than \$1 billion a year on average, according to Property Claim Services (PCS).

The 2015 *Farmers? Almanac* predicts ?copious amounts of snow and rain? over the eastern third of the

country. In fact, along the Atlantic Seaboard active wintry weather is expected for the first 10 days of January and the first week of February with bouts of heavy snow and strong winds

The I.I.I. and the Insurance Institute for Business & Home Safety (IBHS) offer the following tips to prepare your home for the upcoming winter:

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.** 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.** Broken stairs and banisters can become lethal when covered with snow and ice.
- **Seal cracks and holes in outside walls and foundations.** Use caulking to seal around any wall openings to prevent cold air and moisture from entering your home. Calk and install weather stripping around windows and doors to prevent warm air from leaking out and cold air from blowing 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 an ice dam that causes significant roof damage. 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.
- **Provide a reliable back-up power source.** In the event of a power outage, continuous power will keep your home warm and help prevent frozen pipes as well as help if you have a battery operated sump-pump. Consider purchasing a portable generator and follow installation and maintenance steps to ensure safety.
- **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. Pipes in attics and crawl spaces should be protected with insulation or heat. Pipe insulation is available in fiberglass or foam sleeves. Heating cables and tapes also are effective in preventing pipes from freezing. Select a heating cable with the UL label and a built-in thermostat that turns the heat on when needed (without a thermostat, the cable has to be plugged in each time and might be forgotten). Follow the manufacturer's instructions closely.
- **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.
- **Remove combustible items placed near any heat sources.** This includes wood stoves and space heaters.
- **Install smoke and carbon monoxide detectors and make sure they are working properly.** Not

only do residential fires increase in the winter, but so does carbon monoxide poisoning

- **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. 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 have any questions about coverage for winter related damage, contact your insurance professional.

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

RELATED LINKS

- Facts and Statistics: Winter Storms
- Video: Water and Flood Damage: What Is and Is Not Covered

The I.I.I.'s free mobile apps can help you create a disaster plan, learn about selecting the right insurance for your needs and budget, and create and maintain a home inventory. Learn more about our suite of apps here.

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