

An Early Start to the Cold Season Is a Reminder That Now Is the Time to Winter-Proof Your Home

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NEW YORK, October 17, 2012 — Winter has come early for much of the country. Some areas already have already experienced frost and freezing weather advisories—a warning of how important it is that homeowners take the time to winter-proof their homes now. According to the [Insurance Information Institute](#) (I.I.I.), many winter related disasters can be prevented if people take a few simple steps to protect their home from freezing temperatures, snow and wind.

“Standard homeowners insurance 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.”

Melting snow can inflict significant damage to property and winter storms are the third-largest cause of catastrophe losses, noted the I.I.I. Winter storms were the third most costly type of natural disaster in the United States in 2011, with \$2 billion in insured losses in 2011, according to a report by Munich Re. From 1991-2010, winter storms resulted in about \$26 billion in insured catastrophe losses (in 2010 dollars), or more than \$1 billion a year on average, according to ISO.

The [Farmers Almanac](#) predicts winter weather will return to areas from the Great Lakes into the Northeast. Most eastern states, as far south as the Gulf Coast, will see snowier than normal conditions and cooler temperatures. [AccuWeather.com](#) believes there is a significant chance that the next three winters will be particularly frigid. “These winters could be similar to the winters of the late 1970s,” they said. “While the most consistent cold is to the north, severe bouts of cold deep into Texas and Florida would be capable of affecting agriculture more so than has been seen in that last 20 years or so.”

The I.I.I. offers the following tips for winterizing your home:

Outside Your House

- **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.

Inside Your House

- 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 10 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.** Furnaces, boilers and chimneys should be serviced at least once a year to prevent fire and smoke damage.
- **If you're using an alternative heating source**, make sure there is adequate space for installation, maintenance and replacement.
- **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.

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.

The I.I.I.'s free Know Your Plan app, available in the [iTunes App store](#), provides customizable to-do lists, communication tools, and other resources to safeguard your home and family—it

includes a winter weather checklist to make preparing your home for the cold a snap.

RELATED LINKS

Facts and Statistics: [Winter Storms](#)

Video: [Water and Flood Damage: What Is and Is Not Covered](#)

RESOURCES

[National Flood Insurance Program](#)

[Insurance Institute for Business & Home Safety](#)

The I.I.I. has a full library of educational videos on its [You Tube Channel](#). Information about I.I.I. mobile apps can be found [here](#).

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