

Are You Ready For a Long, Cold, Snowy Winter? More Importantly, Is Your Home Prepared and Winter-Proofed?

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NEW YORK, October 23, 2013 — With a devastating snowstorm hitting South Dakota in early October and freezing temperatures recorded this week in Chicago, the [Farmers' Almanac](#) predictions of a frigid winter and heavy snow for the 2013–2014 winter season in the U.S., are looking right on-target.

Many winter-related disasters can be prevented if you take a few simple steps to protect your

home from freezing temperatures, snow and wind. And autumn is the perfect time to winter-proof your home, according to the [Insurance Information Institute \(I.I.I.\)](#).

Standard homeowners 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. Winter-related damage to cars is generally covered under the optional 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 caused \$38 million in insured losses in 2012, according to Munich Re. An ISO study shows that from 1992-2011, winter storms resulted in about \$28 billion in insured catastrophe losses (in 2011 dollars), or more than \$1 billion a year on average.

The I.I.I. offers 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.** 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 and 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.** 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. 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.

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](#).

The I.I.I. has a full library of educational videos on its [You Tube Channel](#).

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