



## Preventing Water Damage in Winter

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Don't wait until the last minute to winterize your home! Several important steps take time and can't be done when a major storm or deep freeze is a few days away.

### Prevent ice damming

If you've noticed many large icicles along your roof in previous winters, you could be at risk for ice damming. Ice dams form when snow on your roof melts, runs down to your gutters and refreezes. After several days, enough ice builds up to form a dam that blocks the snowmelt, creating a pool of water that seeps beneath shingles and down walls causing extensive damage.

To prevent ice dams, have your attic professionally insulated and vented to keep it only 5 to 10 degrees warmer than the outside temperature.

#### Insulation

- Make sure the professional seals all openings rising into the attic, including access panels and doors and ceiling-mounted light fixtures and fans.
- Make sure exhaust ducts from the kitchen, bathroom, and clothes dryer do not blow hot, moist air into the attic. Seal and insulate ductwork in the attic.

#### Ventilation

- Proper ventilation allows warm air to escape through vents near the top of the attic and cold air to flow in through vents near the eaves.
- Cathedral ceilings usually require an air space of at least two inches between the insulation and roof deck.
- It is always best to consult a building professional for the solution specific to your home.

#### Snow shields

- Consider having a snow shield installed. A snow shield is a waterproof shield that goes under the shingles starting from the low edge of the roof and extending up at least three feet inside the exterior wall of the house. As long as water doesn't back up to a point above the shield, it should prevent leaks.

#### Gutter screens

- Gutter screens help keep out debris such as leaves that can cause buildup and damage to your gutters.
- Install the proper screens for your gutters and periodically clean them out. When the snow starts melting, you'll want your gutters in top shape.

### Prevent pipe bursts

Most plumbing is located in the outer walls. And it's there that pipes are susceptible to freezing and bursting, as they are closer to the outside air.

- Properly insulate rooms where pipes may be exposed, such as the garage, attic, or crawl spaces. Insulate the pipes, too—the more, the better.
- Consider wrapping exposed pipes with heat tape or thermostatically-controlled heat cables. Just make sure the product is approved by Underwriters Laboratories Inc., and follow all the installation and operation instructions.
- Check for air leaks near pipes. Seal any with caulk or insulation to keep the cold out and the heat in.
- To limit damage if a pipe bursts (or any type of plumbing leak develops), consider having an automatic leak detection and water shutoff system installed. One such system is made by Sentinel HydroSolutions and called Leak Defense System. Installing such a system can also earn a premium discount in most states.

Important Notice: This safety information is advisory in nature. No liability is assumed by reason of the information in this document.