



Preventing Frozen Pipes

More than half of all claims filed by our homeowners clients involve some form of water damage. Pipes that freeze and burst during cold snaps are one of the most common and destructive causes.

Plan ahead: insulate

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.

Last minute advice

Proper insulation takes planning and time. What do you do when the arctic express is just days or hours away? Here are a few simple precautions when the outside temperature drops below 20 degrees Fahrenheit:

- Keep the house heated to around 60 degrees.
- Run faucets at a trickle of both hot and cold water
- Open cabinet doors to allow heat to reach pipes under sinks and appliances near exterior walls.
- Disconnect outside garden hoses. Close the internal valves on the pipes that lead to the hoses, and then drain the pipes by opening and closing the external valves.

Special steps for vacation homes

It's also important to protect your home or vacation home in case a cold snap hits while you're away.

- Keep the heat on (around 60 degrees).
- Ask a friend or neighbor to check your house daily to make sure it's warm enough.
- Consider shutting off the water and draining the water system. To do this, turn off the water at the main shutoff valve and turn on every faucet—both hot and cold—until the water stops running. Drain toilets by holding down the lever until the tank empties.
- 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.