

Protect Your Home from **Freezing Pipes**



We certainly never know what type of weather Mother Nature will deliver. Being proactive can go a long way to preventing losses and the collateral stress that ultimately follows. In recent years, record low temperatures have wreaked havoc on areas of the U.S. that rarely see freezing temperatures. In February of 2021, Texas experienced a polar vortex freezing event that caused an extended power outage. Many people were without power and heat for several days causing burst pipes and subsequent water damage to property. The costs of the losses paid out by insurers are estimated to be \$18 billion-\$20 billion. Of course, this doesn't account for the mental anguish and the human toll caused by this event. While we can't control everything, we can plan and be prepared.

Getting your home ready for cold weather doesn't need to be overwhelming. Whether you are staying in your home or leaving your home for the winter, there are steps you should take to prepare for whatever weather comes your way.

Winterize your pipes

If you are staying in your home for the winter:

- Ensure that the water main to the street is buried below the frost line. If yours isn't, you should keep at least three faucets dripping when temperatures drop below 20 degrees F.
- Wrap pipes that run through the garage, basement or unheated areas with extra fiberglass or foam insulation pipe wrap.
- Add insulation in unfinished attics and floors over crawl spaces or unfinished basements.
- If you have plumbing that is on an outside wall, let the sink for that plumbing drip constantly when temperatures dip below 20 degrees F.
- Be sure that all plumbing is unclogged and running well before freezing weather arrives.

If you are leaving town:

- Keep the heat set at a minimum of 55 degrees F.
- Wrap any pipes that run through the garage, basement or unheated areas with extra fiberglass or foam insulation pipe wrap.
- If possible, drain all water from your pipes before leaving.
- Add a low-temperature sensor to your central station or monitored alarm system to alert you to dramatically low temperatures in the home caused by furnace and heating source malfunctions.
- Hire a property management company to professionally winterize your home.

While we can't prevent every bad thing from happening, we can do our part to help mitigate our risks. If you are interested in learning more about risk management, or have specific questions regarding your insurance needs, please contact your Gallagher representative.