

Nearly a half million businesses and residences suffer from water damage as a result of frozen pipes each year. Do you know if your businessowners insurance policy or your homeowners insurance policy will cover the damage caused by this type of loss? Did you know that nearly all of these losses are completely preventable? Having a large preventable loss can spell trouble between you and your insurance company and that alone is enough reason to avoid this type of loss. But the pure hassle that you will go through if you experience a burst pipe situation should be enough to motivate you to take precautions now, before the really cold temperatures hit.

Let's take a look at some of the steps that you can take to keep your pipes a bit safer. Start by protecting the pipes themselves. If your pipes are in a vulnerable spot like the attic or the crawlspace, you should be sure to insulate them properly. Both the hot and the cold lines should be insulated. Next take a look at their environment. Seal any leaks to the attic or space that might allow enough cold air into that space to freeze the pipes. Last of all, disconnect your garden hoses and drain sprinkler systems to lessen the chance of freezing at those points in the system.

When a hard freeze is coming, there are some additional steps that you can take for the short term to protect your pipes. You could let warm water trickle from the faucets overnight, particularly on an exterior wall, or on a long stretch of unprotected pipe. Next, open cabinet doors to allow heat to reach non-insulated pipes under sinks. Last of all, don't turn your thermostat down at night when in a hard freeze. You will need as much heat as possible to protect your pipes. Paying a little more now on the heating bill to avoid the mess of burst pipes is a fair tradeoff.

If your pipes do freeze, it doesn't mean that they have burst. You may still be able to save them. Here are a few things that you can do. First of all, turn on the water at the faucets and leave it on. As the frozen area starts to melt, water will move and help melt the rest of it. Next try to locate the frozen area of your pipe. If you are able to do this, then try to safely apply heat to the frozen area. You can wrap them in towels soaked in hot water, or use a hair dryer or an electric heating pad. Do not use a blow torch, kerosene or any other open flame to heat the pipe. These techniques could leave you with a home destroyed by fire! If none of these techniques work, then call a licensed, professional plumber.

In NC, the standard homeowners form will almost always cover loss to your home and your contents from water damage as a result of a burst pipe. But this protection should be your last resort. This type of claim leaves a nasty mark on your claims record and will almost certainly

## **It's Winter – Have You Protected Your Pipes?**

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cost you in terms of higher homeowners insurance rates in the future. In this case, an ounce of prevention is definitely worth a pound or more of cure.