



## IF YOUR PIPES FREEZE

**OPEN** all faucets. If you turn on your faucets and nothing comes out, leave the faucets turned on and call a plumber.

**REMOVE** insulation and wrap pipes in rags. If possible, pour hot water over pipes, starting as close to the faucet, working your way towards the coldest section of the pipe. If that doesn't thaw them, call your plumber. Don't try to thaw pipes with an open flame.

**DON'T** use lamps or electrical appliances to thaw pipes. Leaking water from the thawing pipes could cause a short and you could be electrocuted.

## IF YOUR PIPES BURST

**SHUT OFF** the water immediately to prevent additional damage.

**CALL** your plumber.

**TAKE** an inventory of any damaged property or possessions. Do not dispose of any items without the prior approval of your insurance adjuster.



## PROTECT YOUR HOME



# FREEZE PROTECTION

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INSURANCE COUNCIL OF TEXAS

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## **FREEZE PROTECTION** **Guarding Your Water Pipes**

Texas weather can change with a blink of an eye, especially in winter. A bitter-cold front can give way to freezing conditions in a matter of hours. When temperatures dip into the 20s, the water pipes of homes can freeze and burst. Homes in warmer climates are usually at greater risk because pipes often run through or under insulated attics or crawl spaces.



It may be difficult to visualize damage from frozen and broken water pipes on the same scale as a natural disaster, but water damage is the most prevalent — yet least recognized — catastrophe. A small crack in a pipe can unleash hundreds of gallons of water a day—ruining floors, carpets, furniture and personal belongings.

Water has a unique property in that it expands as it freezes. If ice forms in your pipes, it can cause pipes to break causing your house to flood. Frozen pipes are more than an inconvenience. Thousands of families have had their homes ruined and their lives disrupted because of burst or broken water pipes. Every year insurance companies pay millions of dollars in claims due to damage caused by frozen pipes. What makes these problems even more distressing is that in most cases, they could have been avoided.

## **BEFORE THE FREEZE**

Review your homeowners insurance policy to ensure you have adequate protection and appropriate coverage. Videotape or take photographs of your personal inventory. Store the information, and any other important documents, in a safe deposit box.



**Insulate** pipes, especially those close to outside walls, in attics or crawl spaces where the chance of freezing is greatest. If you have an outside electrical water

pump, don't forget to insulate it as well. The more insulation you use, the better protected your pipes will be.

**WRAP** outdoor pipes and faucets with newspaper, foam, rags, or any other insulating material. Cover them with plastic and secure with string, wire or tape. Hardware stores sell products designed to provide insulation.



**IF** you have an electrical outlet near your pipes, use heat tape. Follow the manufacturer's instructions when installing. Improper usage may cause a fire. Pipes

should be carefully wrapped and secured tightly.

**SEAL** leaks surrounding pipes and cover any vents around your home's foundation. Use insulation to keep the cold outside.

**Disconnect** and store all garden hoses and other outside hose connections. If practical, use an indoor valve to shut off and drain water from



outside faucets. If you have a swimming pool, either drain the circulation system or keep the pump motor running.

## **WHEN THE COLD STRIKES**

**Outdoor** faucets are most vulnerable in freezing weather. Make sure all faucets outside the house are turned on to allow for water to drip.

**INSIDE**, turn on both hot and cold faucets near outside walls to allow a small trickle of water to run during the night. A trickle of water



May be all it takes to prevent your pipes from freezing.

**OPEN** the cabinets under the sinks in your kitchens and bathrooms to allow heated indoor air to circulate around your water pipes. **SET** the thermostat no lower than 55 degrees even when you home is vacant or unoccupied during the winter. If you plan to be away during cold-weather months, have someone regularly check your home to make sure it's staying warm enough to prevent freezing. Make sure you know how to shut off the water and call a plumber if needed.