

The Wisconsin Insurance Alliance

44 East Mifflin Street, Suite 201
Madison, Wisconsin 53703
(608) 255-1749
FAX (608) 255-2178

Contact: Andrew Franken
President, WIA
(608) 255-1749

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IT'S ALMOST WINTER—DO YOU KNOW WHERE YOUR GUTTER GUARDS ARE?

Winter-Related Damage Causes Over a Billion Dollars in Losses Each Year - The WIA Offers Checklist to Winter-proof Your Home

Madison, Friday, October 28, 2005 – Winter already has come to some parts of Wisconsin, but it's not too late to protect your home from snow and ice, according to the Wisconsin Insurance Alliance (WIA).

Losses from catastrophic winter storms countrywide have averaged \$1.1 billion annually for the past 20 years. Water damage and freezing account for almost 22 percent of all homeowners insurance claims, and average \$4,024 per claim.

However, many winter-related disasters can be prevented if you take a few simple steps to protect your home from snow, wind and freezing temperatures. "With the weather still relatively mild, autumn is the perfect time to winter-proof your home," says Eric Englund, president of WIA.

The first step is to make sure your home and possessions are properly insured. "Standard homeowners policies cover winter-related disasters such as burst pipes, ice dams and wind damage caused by weight of ice or snow, as well as fire-related losses," says Englund.

Coverage for flooding is available from the National Flood Insurance Program, but is generally purchased through your insurance agent or company representative. Winter-related damage to cars is often covered under the comprehensive portion of an auto insurance policy, says Englund.

Although much of the winter season will be milder than usual, December and January will be exceptionally cold and snowfall will be above normal in many areas of the country, according to the 2006 Old Farmer's Almanac.

To prepare for winter, WIA offers the following tips:

OUTSIDE YOUR HOME

Clean out gutters. Remove leaves, sticks and other debris from gutters, so melting snow and ice can flow freely. This can prevent ice damming—a condition where water is unable to drain through the gutters and instead seeps into the house causing water to drip from the ceiling and walls.

Install gutter guards. Available in most hardware and home stores, "gutter guards" prevent debris from entering the gutter and interfering with the flow of water away from the house and into the ground.

Trim trees and remove dead branches. Ice, snow and wind can cause weak trees or branches to break, causing damage to your home or car, as well as injury to people on your property.

Repair steps and handrails. This may prevent someone from falling and being seriously injured. Broken stairs and banisters can become lethal when covered with snow and ice.

Seal cracks in holes in outside walls and foundations. Use caulking to protect water pipes and make sure that skylights and other roof openings have proper weather stripping to prevent snowmelt from seeping in.

INSIDE YOUR HOME

Keep the house warm. Set the thermostat for at least 65 degrees, since the temperature inside the walls, where the pipes are located, is substantially colder—a lower temperature will not keep the pipes from freezing.

Add extra insulation to attics, basements and crawl spaces. If too much heat escapes through the attic, it can cause snow or ice to melt on the roof. Water can then re-freeze, causing more snow and ice to build up. This can result in a collapsed roof, and can contribute to ice damming. Ideally, the attic should be five to ten degrees warmer than the outside air. Well-insulated basements and crawl spaces will also help protect pipes from freezing. You may also consider insulating unfinished rooms such as garages to keep pipes from freezing.

Have the heating system serviced. Furnaces, boilers and chimneys should be serviced at least once a year to prevent fire and smoke damage.

Check pipes. Look closely for cracks and leaks and have the pipes repaired immediately. Wrap exposed pipes with heating tape.

Install an emergency pressure release valve in your plumbing system. This will protect against the increased pressure caused by freezing pipes and can help prevent your pipes from bursting.

Make sure that smoke and fire alarms are working properly. Residential fires increase in the winter, so it is important to protect your family with working alarm systems. Also, consider installing a carbon dioxide detector, since a well sealed home can trap this toxic gas.

Learn how to shut the water off and know where your pipes are located. If your pipes freeze, time is of the essence. The quicker you can shut off the water or direct your plumber to the problem, the better chance you have to prevent pipes from bursting.

Hire a licensed contractor to look for structural damage. If damage is discovered, have it repaired immediately rather than waiting for a problem to occur. Also, ask about ways to prevent water damage due to snow-related flooding. Plastic coatings for internal basement walls, sump pumps and other methods can prevent flood damage to your home and belongings.

If you are going to be away for an extended period, take special care. Turn the water off and/or have the water system drained by a professional to keep pipes from freezing or bursting. Also, hire someone to check your home on a regular basis. If there is a problem, it can be fixed quickly, thus lessening any damage. Activity at your home will also reduce the likelihood that it will be burglarized.

For more information on homeowners insurance, access the I.I.I. Web site (<http://www.iii.org>). Flood insurance information is available from the NFIP (<http://www.floodsmart.gov>). Additional tips to winter-proof your home, as well as information on how to prepare your home if it is going to be vacant, is available from the Institute for Business & Home Safety (<http://www.IBHS.org>).