



News Release

For Immediate Release

Contact: Russ Dubisky

Phone: 919-539-1375

Email: russ@insurancefederationnc.com

As cold weather sets in, protect your home from frozen pipes

Raleigh, N.C. – January 2, 2018 – With temperatures expected to drop well below freezing across the state this week, North Carolinians are encouraged to protect their homes against frozen pipes and other cold-weather problems.

“Frozen plumbing that leads to burst pipes can cause several thousand dollars in property damage,” said Russ Dubisky, a spokesman for the Insurance Federation of North Carolina.

According to the Insurance Services Office (ISO), the average homeowners insurance claim for water damage and freezing exceeds \$6,000.

The Insurance Federation of North Carolina (IFNC) offers the following tips to help protect your home against frigid temperatures this winter.

INSIDE YOUR HOME

- Keep the house warm. Set the thermostat for at least 65 degrees, as the temperature inside the walls, where pipes are located, is substantially colder. If you use a supplementary heat source, such as a fireplace or space heater, leave at least 36-inches of clearance between the heat source and combustible materials such as bedding, furniture, books, and curtains. Also, make sure heaters are turned off when unattended and fires are completely out before you close the damper.
- Open cabinet doors in the kitchen and bathrooms to allow warm air to circulate around interior pipes.
- Maintain a slow trickle of water flow through faucets connected to pipes that run through an unheated or unprotected space. If your house will be unattended for long periods, drain the water system.
- Add extra insulation to attics, basements and crawl spaces.

- Check your pipes. Closely examine pipes for cracks and leaks. If any are damaged, have them repaired as soon as possible. Insulation or heating tape can be added to any exposed pipes.
- Install an emergency pressure release valve in your plumbing system. This will protect against the increased pressure caused by freezing pipes and can prevent pipes from bursting.

OUTSIDE YOUR HOME

- Fit exposed pipes with insulation sleeves or wrapping and detach garden hoses from faucets and spigots.
- Seal any cracks or holes in outside walls and foundations and use caulking around water pipes.

IF DAMAGE DOES OCCUR

If freezing causes pipes to burst and water damages your home, shut off the home's water supply as quickly as possible to help minimizing damage. Then, contact your insurance carrier and hire a qualified professional to make the repairs.

Standard homeowners' policies cover many winter-related disasters such as water damage resulting from burst pipes, and ice damage.

For more information from the Insurance Federation of North Carolina, or to schedule an interview, call (919)539-1375.

The Insurance Federation of North Carolina (IFNC) is a trade association established in 2004 by the leading property and casualty insurance companies doing business in North Carolina. IFNC serves as the voice for the industry on legislative and regulatory matters and promotes consumer awareness on issues of importance to the property and casualty insurance industry.

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