



Southwestern Insurance Information Service

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CONSUMER TIP

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WINTER WEATHER TIPS

Winter is far from over in Texas and cold weather calamities can wreak havoc to your home. It's important to keep your home protected from damage that freezing weather can cause. We've provided some examples of how your home can be affected by the debacles of winter weather and what you can do to avoid them.

FROZEN PIPES

About a quarter-million families each year have their homes ruined because of water pipes that freeze pumping thousands of gallons of water into their homes destroying carpet and furniture. An eighth-inch crack in a pipe can result in 250 gallons of water a day being pumped in your home. In many cases people must move out of their home while repairs are being made.

Here are some things you can do:

- Insulate pipes in the crawl spaces and attic and check them for cracks and leaks. Have any cracks or leaks repaired. These exposed pipes are the most vulnerable to freezing.
- Disconnect garden hoses to reduce the chance that the short span of pipe outside will freeze.
- Let indoor and outdoor faucets drip during cold snaps.
- Heat tape of thermostatically controlled heat cables can be used to wrap pipes. Be sure these products are approved by an independent testing laboratory.

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- **If you are going to be away from home, set the thermostat in your home no lower than 65 degrees and ask a neighbor to check your home daily.**
- **Open cabinet doors to allow heat to get to uninsulated pipes under sinks and appliances near exterior walls.**
- **An emergency pressure release valve in your plumbing system is a top form of flood prevention. This type of valve automatically shuts off water when pressure is detected. Year round it not only protects from freezing pipes, it also protects pipes if a water appliance malfunctions.**

GUTTER MAINTENANCE

Gutters that become clogged with debris will collect snow, ice and water. If the water can't drain properly from the gutters it can seep into homes, damaging ceilings and walls.

- **Make sure your gutters remain free of debris with regular sweeping.**
- **You can also purchase gutter screens that can be applied at the top of the gutter to prevent debris build up. It's important to brush those off occasionally as well.**

ROOFTOP PRECAUTIONS

Snow or ice that builds up on rooftops can cause the roof to cave in. In order to avoid this sort of catastrophe add extra insulation in your attic to keep heat from escaping. Heat melts ice to water and when the water refreezes it can cause even more buildup.

If you have skylights and other roof openings make sure that weather stripping is not cracked or in disrepair to keep melting ice or snow from seeping into your home.

INDOOR FIRE SAFETY

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Check your smoke and fire alarms to make sure they're up to snuff. Be extra careful when using fireplaces or wood-burning stoves. Items placed too close to these heating elements are a major cause of house fires and smoke damage in the winter. A good "once-a-year ritual" is having those chimneys, furnaces and boilers serviced. The cost is more than worth it when you consider what the losses from fire and smoke damage entail.

OUTDOOR MAINTENANCE

Serious injuries can occur if outdoor steps or railings become coated with ice and snow. You should apply salt or sand immediately if ice or snow accumulates. In addition, make sure railings and steps are not in disrepair. Railings should be double-checked year-round for stability.

Injuries and property damage can occur when ice or snow builds up on trees. Some trees or dead branches buckle under the weight and come crashing down on rooftops, cars and even people.

Keep your trees trimmed and free of dead branches. These accidents can occur during any season when there is the threat of high winds.

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