

Frozen Pipes

When winter temperatures take a dive, you could be faced with frozen or bursting water pipes.



To prevent freezing:

- Leave interior cupboard doors under sinks open if piping is adjacent to an exterior wall.
- Disconnect garden hoses outdoors to allow water to drain from frost-free faucets -or- shut off and drain pipes leading to outside faucets.
- Keep the furnace above 55 degrees during absences or at night.
- Seal any leaks that allow cold air inside where pipes are located.
- Locate and insulate pipes near outside walls and in crawl spaces and attics. Hardware stores carry foam pipe insulation for this purpose.
- Know where your private water shut-off valve is in case of an emergency.
- If you plan to be away, have someone check your house daily. For long absences, shut off and drain the water system.

Had problems with your meter or pipes freezing before?

- Box in the water meter and water supply line, and insulate.
- Heat tape the pipes and meter. Be sure not to let the heat tape touch the plastic face of the meter.
- Let a trickle of water run from a faucet to keep water moving through the line. This strategy is not recommended for prolonged periods of time if you are on a septic system.

To thaw frozen pipes:

- Turn on a cold water tap downstream of the frozen pipe so you will know when the pipe has thawed and water begins flowing.
- Then apply heat to the frozen area of pipe with a hair dryer, heat lamp, heating pad or portable heater. **Do not use an open flame or blowtorch!**
- If the freeze caused the pipe to split, shut off the water until repaired.

What To Do When Damage Occurs

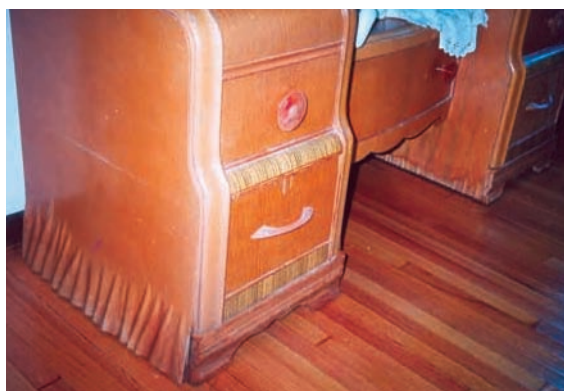
When a water event occurs, it's important to respond as quickly as possible. That way you will reduce the amount of damage and loss to your belongings and lower the likelihood that water will lead to structural problems.

Stop the flow of water, if possible, by turning off the main water supply to the house.

Disconnect all electronics in the room. Move them to a safe, dry location.

Contact your local FUI agent or our 24 hour FUI claims call center at 866-638-5677.

Remove as much standing water as possible from inside the home.



Begin removing water-damaged materials immediately.

Place furniture up on blocks to help protect it from standing water.

Ventilate your home with fans and/or dehumidifiers.

Contact a plumber or water extraction company, if necessary, for assistance.

Developing good home maintenance habits and making timely repairs go a long way to helping protect what is likely your biggest investment – your home. A well-constructed and maintained home should protect your family and belongings for a very long time.

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This brochure is informational only and is neither an offer to insure nor a contract of insurance. It is intended to provide a brief, general description of how to protect your home from water damage.

Protect Your Home From Water Damage



A member of the QBE Insurance Group

Water damage from leaks or condensation can cause permanent structural damage to your home. Your home is likely one of your biggest assets, and it pays to be proactive in routine maintenance. Depending on the coverage provided by your particular policy, you may not have coverage for damage from poor or infrequent maintenance, neglect or general deterioration. So, a little regular maintenance can help prevent messy and costly damage to your home.

Starting at the Top

Your roof is easy to forget until you have unsightly water damage from a leak. Roofs should be checked once a year.

If you cannot easily or safely access your roof, rely on a professional roofer to do an inspection. However, you can spot some warning signs from the ground:

- Any shingles that are worn, curled or missing.
- On tiled roofs, any cracked or missing tiles.
- With wood shingle or shake roofs, curled, deteriorated or mossy shingles may signal insufficient water drainage. Call a professional roofer.
- Older roof-mounted antennas can drill holes in shingles. Check if the plate at the foot of the antenna has worn away. If so, replace it and repair any shingle damage.

If you can safely get on your roof, inspect each location where something passes through the roof. This includes chimneys, plumbing vent pipes, skylight wells, radon vents, etc. Make sure there are no gaps or cracks in any of the flashings or seals.

Gutter checks should be done from the safety of a ladder on the ground.

An excessive amount of shingle grit or granules in the gutters is a sign of shingle aging and can impede the flow of water out of the gutter. Hose or sweep out the gravel and get a closer inspection

of the roof.

If gutters regularly fill with dirt, leaves, branches or any other debris, consider installing gutter shields that allow water in but keep leaves and other debris out.

If there is standing water in the gutters, the slope of the gutters needs to be adjusted for proper draining.

Outside Walls, Doors and Windows

Inspect these areas each spring and fall for unusual wear or tear to caulking, weather stripping, glazing, window and door seals, pneumatic storm door closers and safety chains or any other exterior area susceptible to deterioration.

Inspect exterior wooden doors for wear and cracking as well as the sill and threshold for damage or leaks.

Remember to look under your home for a sagging, torn or water-spotted bottom barrier, indicating poor or damaged insulation or a leak. These problems may cause water lines to freeze and break.

Inside Your Home

To find interior water pipe problems before they cause damage, here are some tips:

- Listen for any unusual hissing sounds – a sign of a leak in a water line within the floor or wall.
- Check hard-to-reach, seldom-seen spaces around the water heater, under sinks and behind washing machines.
- Look for discolored floor coverings or warping of sub floors – a sign of a leak.
- Check around plumbing fixtures or fittings for water stains and wetness.
- Any indication of wetness, moisture or water stains *anywhere* is a big red flag. If you can't locate the source or repair it yourself, call a professional.



- Consider having a water pressure regulator installed at your water supply to help avoid high water pressures that may cause a line to rupture or leak.
- If leaving home on vacation or extended trips, shut off the water to help prevent any unexpected water-related problems or damage from failed appliances.

Major Appliances

Some major appliances can be especially troublesome if they are old or show signs of leaks.

Washing Machine

Periodically check connections to hot and cold water lines for leaks or bulges. Check for cracks or kinks in the discharge hose. If the hose is old or brittle, replace it. If you move a washing machine, it's best to replace the hoses and all hose washers and clamps. We strongly suggest using steel mesh hoses, which are not prone to wear or burst under pressure.

Refrigerator

Check the ice maker lines and filters in your refrigerator. Don't ignore even a slight leak or kink in those lines. Replace them fast. Copper supply lines and fittings are preferred. Find and repair the source of any moisture under or behind your refrigerator.

Water Heater

Water heater tanks should be clean and rust-free. Rust can indicate imminent failure. You can open the drain valve at the bottom about every six months, letting the water run into a bucket until it looks clear (about five gallons). This prevents sediment accumulation. Know the age of your water heater. The average life span varies by geographic location. In the western US, where water is more acidic and corrodes vital parts, a water heater can last as few as five years. When replacing a water heater, writing the date on the tank will assist in making future preventative maintenance decisions. The installation of a drip pan system is recommended by manufacturers to avoid water damage.

Toilet

The toilet has critical inlet and outlet functions that need to be sealed and leak free. Fix even small leaks immediately. Water supply lines from the wall using compression fittings should be replaced with steel or nylon mesh hoses that screw onto the faucet and the toilet tank. If the floor around the toilet seems soft, structural damage may be occurring — call a professional.

Sump Pump

Periodically test the pump to make sure it will function properly when you need it. If the pump frequently switches on and off, there may be excessive water buildup under the basement floor or slab. Locate the source of the water to reduce the load on the pump and lessen the risk of a more serious problem.

If you rely heavily on your pump to maintain a dry basement, consider having a backup pump that can be installed quickly if the first pump fails. Sump pump failure can cause extensive damage from an otherwise harmless rainstorm. You may wish to consider a battery backup for your sump pump as often storms correspond with power outages.