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AUTUMN IS THE TIME TO PREVENT COSTLY DAMAGE FROM WINTER WEATHER
New York Insurance Association Offers Tips on Protecting Your Home

ALBANY, NEW YORK—Winter storms can wreak havoc on your home and account for a large percentage of homeowners insurance claims, so be prepared by winter-proofing your home warns the New York Insurance Association (NYIA).

Winter storms accounted for 7.6 percent of catastrophe losses nationwide from 1989-2008, with total losses averaging more than \$1 billion a year over that period.

In New York State, the average claim for water damage and freezing was \$4,121 in 2008, a 12 percent increase from the average claim of \$3,628 in 2007.

However, many winter-related disasters can be prevented if you take a few simple steps now 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,” said Ellen Melchionni, president of NYIA.

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,” she said.

Coverage for flooding is available from the National Flood Insurance Program (www.floodsmart.gov), which is generally purchased through any insurance agent or company representative. Winter-related damage to cars is often covered under the comprehensive portion of an auto insurance policy.

To prepare for winter, the NYIA 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.

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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 more severe problem to occur. Also, ask about ways to prevent water damage resulting from snow-related flooding. Plastic coatings for internal basement walls, sump pumps and other methods can prevent flood damage to your home and belongings.

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Properly install and maintain alternative heating sources. Pellet stoves, wood stoves, fireplaces and space heaters require special care and attention. Be sure that carbon monoxide detectors are installed in several parts of the house. Any heat source should be kept away from combustible items such as books, newspapers and furniture; vents and chimneys should be kept clean; and power cords should be checked for frays, cracks, broken wires and for possible overheating.

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 should be fixed quickly, thus lessening further damage. Activity at your home will also reduce the likelihood that it will be burglarized.

The New York Insurance Association (NYIA®) is a state trade association that has represented the property and casualty insurance industry for over 125 years. For more information on NYIA, visit www.nyia.org.