

Freeze Protection For Your Home

By Basil Housewright, Jr.

Guarding Your Water Pipes

Texas weather can change with a blink of an eye, especially in winter. A bitter-cold front can give way to freezing conditions in a matter of hours. When temperatures dip into the 20s, the water pipes of homes can freeze and burst. Homes in warmer climates are usually at greater risk because pipes often run through un-insulated or under insulated attics or crawl spaces. It may be difficult to visualize damage from frozen and broken water pipes on the same scale as a natural disaster, but water damage is the most prevalent yet least recognized catastrophe. A small crack in a pipe can unleash hundreds of gallons of water a day ruining floors, carpets, furniture and personal belongings. Water has a unique property in that it expands as it freezes. If ice forms in your pipes, it can cause pipes to break causing your house to flood. Frozen pipes are more than an inconvenience. Thousand of families have had their homes ruined and their lives disrupted because of burst or broken water pipes. Every year insurance companies pay millions of dollars in claims due to damage caused by frozen pipes.

Before the Freeze

Insulate pipes, especially those close to outside walls, in attics or crawl spaces where the chance for freezing is greatest. If you have an outside electrical water pump, don't forget to insulate it as well. The more insulation you use, the better protected your pipes will be. Wrap outdoor pipes and faucets with newspaper, foam, rags, or any other insulating material. Cover them with plastic and secure with string, wire or tape. Hardware Stores sell products designed to fit over an outside faucet and pipe wrapping materials to provide insulation. If you have an electrical outlet near exposed pipes, you may want to use heat tape, which are also sold at most Hardware Stores. Follow the manufacture's instructions when installing heat tape as improper usage may cause a fire. Pipes should be carefully wrapped and secured tightly. Seal leaks surrounding pipes and cover any vents around your home's foundation. Use insulation to keep the cold outside. Disconnect and store all garden hoses and other outside hose connections. If practical, use an indoor valve to shut off and drain water from pipes leading to outside faucets. If you have a swimming pool, either drain the circulation system or keep the pump motor running. If you have a lawn irrigation system you most likely have an above ground vacuum breaker assembly. It is highly recommend this entire assembly be wrapped with insulation and use heat tape if practical. If the weather is going to get below 30 degrees for an extended period it is recommend you turn the water supply valve to your irrigation system off and open the two (2) small petcock valves on the vacuum breaker assembly to drain the assembly. It is also desirable to manually open a zone on the irrigation system, which will drain all water from the above ground vacuum breaker assembly.

When the Cold Strikes

During extended periods of sub 30-degree weather you might consider opening the cabinets under the sinks in your kitchen and bathrooms to allow heated indoor air to circulate around your water pipes. Set the thermostat no lower then 55 degrees even when your home is vacant or unoccupied during the winter. If you plan to be away during cold-weather months, have someone regularly check your home to make sure it's staying warm enough to prevent freezing. If you plan to be away from your home for an extended period you might consider shutting off the water to your home while you are away. Make sure you and other members of your household know how to shut off the water to your home and call a plumber if you need assistance.

If Your Pipes Burst

Shut off the water immediately to prevent additional damage. Call your plumber. If the resulting damages are going to be over your home insurance policy deductible call your insurance agency/company and open a claim if you wish them to take care of damages above your deductible. Be aware the costs of the plumbing systems repairs (pipes, valves, etc.) are not covered under your home insurance policy, only the resulting damages from the leak. If the leak caused major water damage in the interior of your home such as wet floor covering and walls or ceilings you should also call a professional restoration company immediately to assess the damage and start the drying process so mold formation does not become a problem. Take an inventory and photos of any damaged property or possessions. Do not dispose of any

items without the prior approval of your insurance adjuster. Proper preparation for cold weather is easier than repairing its potential damage if unprepared.

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