

WINTER STORMS

TIPS FOR HOMEOWNERS

FREQUENT WINTER PROBLEMS: FROZEN PIPES, POWER OUTAGES AND FALLING TREES.
BEWARE: EXTREMELY HEAVY ICE OR SNOW CAN COLLAPSE A ROOF.

Did You Know?

Homeowners are encouraged to create a home inventory with photographs and detailed descriptions in advance of winter.

Standard homeowners policies provide coverage for damage caused by wind, snow, severe cold, and freezing rain.

The damage from a tree limb that falls on a house would be covered. Damage from the weight of ice and snow that fall on the home are also covered.

Freezing conditions such as burst pipes or ice dams, are covered. However, there is generally a requirement that the homeowner has taken reasonable steps to prevent these losses by keeping the house warm and properly maintaining the pipes and drains.

ADVICE FOR PREVENTING FROZEN PIPES



- Insulate pipes, especially those leading to the outside. Make sure there is warm air flowing around and under sinks.
- Make sure there is clear access to the main water shut-off valve in case there is a leak or a pipe suddenly bursts.
- Open the water faucets in your sinks enough to allow a slow trickle of water to maintain the flow of water in the lines and help prevent freezing. Make sure your sink drains are open in hazardous driving conditions.

If Your Home is Damaged, Key Points to Remember:

SAFETY

Stay away from downed power lines. Call the power company to report any outages.

REPORT

To settle your claim more quickly and accurately, report damage as soon as possible.

INVENTORY

Make a list of any damage and keep receipts for expenses so you can submit them to your insurance company later.

LIVING EXPENSES

Many standard homeowners and renter's policies provide for reimbursement of additional living expenses when the property is determined to be uninhabitable due to damage. This provision helps in paying for increases to necessary living expenses such as temporary housing and restaurant meals. Additional living expense coverage does not pay for all living expenses, so contact your insurance company or agent for a list of what your policy will cover.

CONTRACTOR FRAUD

Be careful about unscrupulous contractors. Contact your insurer, agent or local business bureau for references on potential contractors and ask for certificates of liability and workers compensation before signing contracts.

American Property Casualty Insurance Association℠
INSURING AMERICA apci.org

Follow us on Twitter | Like us on Facebook | Visit us at apci.org

Copyright © 2020 by the American Property Casualty Insurance Association