

Standard homeowners policies will cover most of the kinds of damage that result from a freeze.

If house pipes freeze and burst or if ice forms in gutters and causes water to back up under roof shingles and leak, that is normally covered. However, not all policies cover backups in sewers and drains, which can also happen in freezing conditions.

Check with your agent or company so you'll be sure what your policy covers. As soon as you notice the damage, call your agent or company. If your agent or company requests you to do so, follow up your call with a written explanation of what happened.

- ◆ If possible, take photographs or video of the damage before removing or making any temporary repairs.
- ◆ Make temporary repairs and take other steps to protect your property from further damage.
- ◆ Save the receipts for what you spend and submit to your insurance company for reimbursement.
- ◆ Make a list of the damaged articles. Save the receipts from any additional living expenses you incur if your home is so severely damaged that you have to find other accommodations while repairs are being made.

For additional safety information,  
please contact the:

**Campbell County  
Emergency Management Agency**  
500 South Gillette Avenue, Suite 1100  
Gillette, Wyoming 82716  
307-686-7477

# Surviving severe COLD weather

***Insurance  
Information  
Institute***

**110 William Street  
NY, NY 10038  
(212) 669-9200**

**Severe winter** with numerous snowfalls interspersed with periods of melting and freezing can inflict considerable damage on homes and autos and result in substantial damage. Here are some tips to keep you and your possessions safe during extended severe weather.

## Protecting Your Home

- ◆ Keep sidewalks and entrances to your home free from snow and ice. If you clean after each snowfall, the task will be easier.
- ◆ Make sure steps and hand railings are in good shape.
- ◆ Clean gutters so melting snow and ice can flow freely.
- ◆ Keep the house heated to a minimum of 65 degrees. The temperature inside the walls where the pipes are located is substantially colder than the walls themselves. A temperature lower than 65 will not keep the inside walls from freezing.
- ◆ Keep cupboard doors open below sinks—if possible, all lower cupboards—since most plumbing runs underneath cupboards. This allows warm air to circulate.
- ◆ Turn on hot and cold faucets enough to let them drip slowly. Keeping water moving within the pipes will prevent freezing.
- ◆ Identify the location for the main water shutoff in your home. Find out where it is and how it works in case you have to use it.
- ◆ Keep garage doors closed. The door inside the garage leading to the house is probably not as well-insulated as an exterior door.
- ◆ Remove dead tree branches. Ice, snow and wind could make them break and damage your house and car or injure someone walking near your property.
- ◆ Keep fireplaces, wood stoves and kerosene and

electric heaters working properly. Have chimneys cleaned periodically.

- ◆ Remember to close the flue in your fireplace when you're not using it.

## If you have to leave your home for more than 12 hours, you will need to take extra precautions.

- ◆ Keep the temperature at the minimum 65 degrees.
- ◆ Have the dwelling checked regularly and frequently. If there is a problem with frozen pipes or water leakage, attending to it quickly could mean far less damage.
- ◆ If you plan to be away for an extended period of time, have the water system drained by a professional to keep pipes from freezing or bursting.

## Home Improvements

- ◆ Add extra insulation in attics and basements. If you're an experienced do-it-yourselfer, you can probably handle the job. But if you're not, consider hiring a contractor. Solicit bids from at least three companies, ask to see their proof of insurance coverage and talk to a few people for whom the contractors have completed a job.
- ◆ Check outside spigots; make sure all hoses are disconnected.
- ◆ Wrap pipes with heating tape.
- ◆ Winterize doorways and windows.

## A Worst Case Scenario

- ◆ If the pipes burst—turn off the water.
- ◆ If you discover the pipes are frozen, don't wait for them to burst. Take measures to thaw them

immediately, or call a plumber for assistance.

- ◆ If your pipes burst, clean up the water. You don't want it to do more damage that it already has. An insurance adjuster does not need to see the water. However, he or she will want to inspect any damaged items.
- ◆ Remove any carpet or furniture that can be damaged further from seepage.

## Protecting Your Car

- ◆ Check the anti-freeze levels in your car and the sturdiness of hoses.
- ◆ Check the power levels and water in your battery.
- ◆ Make sure the brakes are working properly.
- ◆ Replace headlights, tail lights and turn signals that are not working.
- ◆ Use snow tires or chains. Chains work best on ice.
- ◆ If your vehicle is not housed in a garage, it's crucial to have a heating system for your engine if there are extremely low temperatures for long periods.
- ◆ The cold affects your vehicle. If you don't have a garage or carport, parking behind a wall or building can provide a degree of protection.
- ◆ Keep your gas tank filled. Doing so will keep condensation from getting into the tank where it can contribute to fuel line freeze-up. Use gas tank antifreeze products as recommended by your owners manual.