

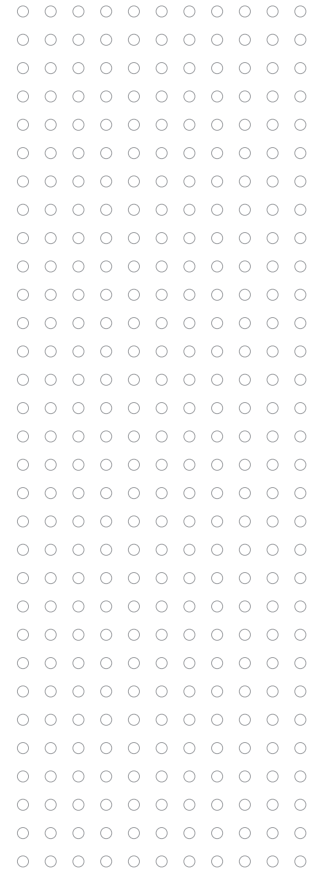
RESIDENTIAL &  
COMMERCIAL PROPERTY

# The Big Chill:

Simple steps  
can protect  
your largest  
investment  
from damages  
caused by ice  
and snow



By Steve Kienzle



## OVERVIEW

Your residential or commercial property is your largest investment. Though we can't prevent inclement weather or accidents from happening, there are simple and inexpensive steps to take that will protect your property and reduce damages in the event of an unfortunate incident.

There are several ways you can protect your property from significant damage related to winter weather, especially melting snow and ice. That disastrous duo can leak through roofs and flood properties, resulting in costly damages.

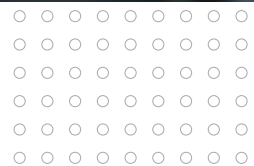
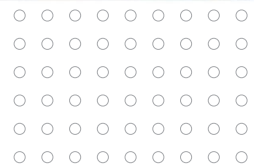
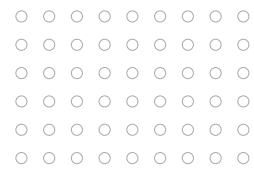
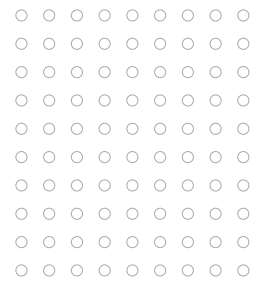


# FROZEN ASSETS

Blustery winter weather of low temperatures and crosswinds will freeze pipes if precautions aren't taken in advance. By scheduling semi-annual inspections and maintenance plans, you can help prevent frozen pipes from bursting and causing water damage to your property.

## Tips and tricks to avoid winter woes:

- **Baby, it's cold outside:** Pay attention to weather forecasts in your area, especially if temperatures are expected to be below normal, and take steps to maintain heat. If these low temperature predictions span several days, set your thermostat to no less than 60 degrees. Thermostats set at 50 to 55 degrees in these conditions are not adequate.
- **The treasure of a map:** Prepare a map of your property noting all plumbing lines, faucets and hose valves/bibs. The map should be readily available and outline the location of all water shutoff valves. Attach a tag or placard that's easy to view at the valve location. Mapping and tagging all the locations will enable you to shut off the water when the pipes thaw to prevent serious water damage.
- **Go for cover:** Cover all exterior hose bibs and plumbing pipes exposed to the outside with insulated pipe sleeves.
- **Fire and ice:** Ensure heat can reach fire suppression lines located in the ceiling. They are often above the insulation and can freeze more easily. If necessary, leave suspended ceiling panels open to allow warm air to circulate into the attic void.
- **Strip ease:** Ensure all exterior windows and doors have weather stripping and seals in good condition. Inadequate weather strips and seals cause air leaks, which can contribute up to 40% of a home's heating - and cooling - losses. Replacing cracked or worn weatherstripping is one of the easiest ways to weatherize your home.
- **Drip, drip, drip:** When standing water inside a pipe freezes, it can expand and cause the pipe to burst. To ensure all pipes are safe from freezing, leave a slow drip from the faucet that is furthest from the water main. Both hot and cold should drip, allowing warmer water to circulate and not settle in one place long enough to freeze. Make sure drains are not clogged and draining properly.



# LET IT FLOW, LET IT FLOW

Melting water is flowing water - and you'll want to make sure the H<sub>2</sub>O is going where it's supposed to and away from your property. Your maintenance plan should have included roof, flashing and gutter inspections, so you will want to ensure they are doing their job directing water away from your property.

Typically, the ground is still frozen, so it can't absorb all the melted water. **In addition to the general maintenance plan, the following tips will help avoid drain damage:**

- **Snakes in a drain:** Inspect all drain lines inside and outside the building, including roof drains and scuppers to ensure entrances are not blocked by debris. It's a good idea to periodically run a snake in the drains to keep them flowing.
- **Nooks and crannies:** Inspect along the perimeter of the building and repair any foundation cracks that may have developed.
- **Paths for pools:** During your perimeter inspection, ensure that all exterior ground surfaces direct water away from the building. Landscaping features raised areas and mounds that lead to pooling along the building's foundation. Provide a path for water to flow away from the building.
- **Gutter talk:** Ensure all gutters flow, and the downspouts direct water at least 4 feet from the foundation. Use removable extenders if needed. Downspouts should be spaced far enough to prevent them from pooling together once on the ground.
- **Sump pump:** If you have a sump, make sure it's heated and functional. The float must move freely so the sump will activate at the designated level. Clean all corrosion from the wires.

The cost of semi-annual inspections, along with a maintenance plan, is minimal compared to the cost of your insurance deductible and the time lost dealing with property damage and restoration.

For more information, reach out to your HUB advisor.

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