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Homeowners Should Prepare for Hard Freeze

Texas homeowners have a variety of residential property insurance policies from which to choose and not all of them provide coverage for water damage caused when frozen water pipes burst or leak.

Mark Hanna, a spokesman for the Insurance Council of Texas (ICT), advises that homeowners review their policy to protect their homes from freezing temperatures.

“This is an excellent time for homeowners to take a look at their insurance policy or contact their insurance agent to confirm their coverage, deductible and whether or not they have an actual cash value or replacement policy,” said Hanna. “With the temperature dropping well below freezing in most of the state, there will be homes whose water pipes will burst and cause property damage.”

Texans will wrap themselves up as winter weather arrives and most will protect their homes. Unprotected, outdoor water faucets can quickly freeze following a cold front resulting in frozen water pipes, which may burst inside the house. Oftentimes, floors, walls and furniture are ruined long before the leaks have been detected.

A prolonged freeze can cause hundreds of millions of dollars to Texas homes and commercial buildings. Freezing temperatures in 1983 and 1989 were two of the coldest years on record and homeowners from the Red River to the coast suffered damage.

When temperatures are expected to be in the 20s, homeowners should insulate pipes, especially those close to outside walls, in attics or crawl spaces where the chance of 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 insulation products designed to fit over an outside water faucet.

If your pipes burst, shut off the water immediately to prevent additional damage and call your plumber. Take an inventory of any damaged property or possessions. Do not dispose of any items without the prior approval of your insurance adjuster.

For additional information on protecting your home, view ICT's brochure, *Freeze Protection* at <http://www.insurancecouncil.org/docs/tips/freezeprotectionbrochure.pdf>.

The Insurance Council of Texas is the largest state insurance trade association in the country consisting of more than 500 property and casualty insurers writing business in Texas. For more information turn to ICT's Web site at www.insurancecouncil.org.

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