



## Preventing frozen pipes

Homeowners  
Insurance

### Bolster your home's defenses when the temperature drops

#### Temporary measures

- During extended periods of subfreezing temperatures, increase thermostat settings to a minimum of 60° F throughout the home to help ensure adequate temperatures are maintained in the coldest spots.
- Open bathroom or kitchen cabinet doors that run along outside walls so that warmer room air can circulate through them. If you have pets or small children, be mindful of chemicals stored in these cabinets.
- To prevent exterior faucets from freezing, shut them off from inside the home and drain remaining water from the pipes. Exterior irrigation systems should be winterized to prevent freezing.
- Still water freezes faster than running water. During periods of low usage and on frigid nights, turn on a faucet at the highest point in the home. Keep the water stream low, so that only a small amount can trickle through pipes running through cold spaces.
- If you'll be away from home for an extended period during cold weather months, arrange for someone to check in at least once a day. Make sure he/she knows the location of the main water shutoff valve.
- If the water meter is operating but your water is not running, you may have a frozen pipe. Once the pipe thaws, there is a chance it could burst. If you discover a frozen pipe, call a plumber immediately.
- If you're away from home for extended periods of time, turn off the water. This may not prevent frozen pipes, but it can significantly reduce the damage.

#### Permanent measures

- Install an automatic shutoff system designed to stop leaking water when accumulation is detected. Contact your independent insurance advisor for additional information and a list of approved devices.
- Add several low temperature sensors to your central station alarm system. Place them in remote areas of your home.

#### If damage occurs

In the event of water damage, take the following steps to minimize the impact:

- Call an emergency service restoration company as soon as possible to facilitate repairs and start the dryout process.
- Move undamaged items away from the affected area.
- Contact your insurance agent. If he/she is unavailable, or in the event of an emergency, call Private Client Group's claims reporting hotline (available 24 hours a day/7 days a week): 888 760 9195.
- Fax all new loss reports to 866 858 1472.

If you have questions or would like more information on how to prevent or minimize the impact of losses, please call your independent insurance advisor. Or, contact Todd Triano, Vice President of Loss Prevention Services at Private Client Group: 908 679 3066; [todd.triano@chartisinsurance.com](mailto:todd.triano@chartisinsurance.com).