

PERSONAL INSURANCE

Guarding Against the Freeze

Pipe Protection for Cold Weather



Owning a home involves protecting it from risks that could lead to severe financial and emotional losses. Protecting your home from frozen pipes during severe storms requires a combination of insulation, temperature control and proactive measures. These efforts help safeguard your property while creating a more comfortable and secure home environment.

Insulate Pipes to Protect from Freezes

Pipe insulation helps keep the temperature of the pipes above freezing while improving overall energy efficiency by maintaining consistent temperatures.

- **Foam insulation:** Wrap pipes with foam insulation sleeves or pipe insulation tape, especially in unheated areas like basements, attics and crawl spaces.
- **Heat tape:** Apply electric heat tape to pipes to keep them warm. This tape can be plugged in and wrapped around the pipe to provide additional warmth.

Keep the Heat On

Keep your home's thermostat at a consistent temperature, even when you're away. Avoid setting it lower than 55°F (13°C) during severe storms. Use space heaters safely in areas where pipes are vulnerable,

but ensure they are used according to manufacturer instructions to avoid fire hazards. Maintaining a warm environment helps prevent pipes from reaching freezing temperatures. Maintaining a consistent temperature helps all parts of your home, including those with plumbing, remain at a safe temperature.

Seal Drafts

Draft protection keeps the interior of your home warmer, reducing the risk of pipes freezing. It can also help to reduce heating costs by preventing warm air from escaping. Properly seal windows and doors to prevent cold air from entering. Use weatherstripping or caulking around gaps. If you have an attic or basement, check for gaps and seal them with spray foam or insulation to prevent cold air from reaching pipes.



Let Faucets Drip

Keeping water moving can help lower the chance of freezing and bursting and ease pressure build-up in the event of a partial freeze. Allow a small trickle of water to flow from faucets connected to pipes running through unheated spaces. This reduces the pressure in the pipes and helps prevent freezing. You may want to drip hot and cold faucets in freezing weather.

Winterizing Outdoor Faucets and Plumbing

Preparing outdoor plumbing and faucets in anticipation of cold weather helps to minimize the risk of freezing and bursting. Disconnect and drain garden hoses and store them indoors, and consider using insulated covers on outdoor faucets to protect them from freezing temperatures.

You can significantly reduce the risk of frozen pipes and potential water damage by insulating pipes, sealing drafts, maintaining consistent heat and implementing other preventive strategies.

Seal Unused Chimneys and Vents

Use vent covers or chimney caps to reduce the amount of cold air reaching the interior of your home. Vent covers can block unused vents to prevent cold air from entering the house and help maintain a consistent temperature around your pipes.

Monitor Weather Conditions

Monitor weather forecasts and receive alerts about severe storms and extreme cold. Prepare and implement preventive measures before severe weather hits by monitoring conditions proactively.



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