



Are You Prepared for the Cold Weather?

When the thermometer drops, the risk for property damage and claims rises. Here are some things you can do in order to protect your home or business during periods of severe cold weather:

For homes that have not lost power:

- Every effort should be made to maintain heat in the building.
- If the building will be unoccupied for a period, the thermostat should be set no lower than 55°.
- All interior doors, as well as bathroom vanity and kitchen sink cabinet doors, should be left wide open so the temperature does not fall below 55° in remote areas of the home.
- Prior to going to bed or just before leaving the building:
 1. Run hot and cold water from all of the faucets (including exterior faucets) for a period of at least twenty seconds.
 2. Flush all toilets twice. (This will draw new/fresh water through all of the plumbing lines.)
 3. After waking up in the morning or arriving back at the building the next day, repeat steps 1. and 2. If you notice that water does not come from any of the faucets or toilets, a freeze may have occurred and there may be a potential pipe fracture somewhere.

For homes without power:

- Turn off the incoming water at the main supply point. (This is critical.)
- Open all faucets in the home, including outside faucets/spigots in order to drain the lines. (Look for spigots at the lowest point of home.)
- Flush all toilets after the supply has been shut off.
- If you live in an area where freezing pipes can be a problem, and power has been off for more than 24 hours, consider consulting a licensed professional to deal with potential hot water heater issues.
- Close/plug sink and tub drains to prevent water in the traps from evaporating.
- Turn off ice makers and drain the lines.
- Seal off any cracks around doors and windows and shut fireplace flues.
- Clean out the refrigerator.
- Remove from the premises; bottled water, sodas, home canning goods, and other content items that could freeze.
- Unplug all electrical items.
- Lock and secure the premises and check on it daily to see if power has been restored.

In addition to modifying the tips for homeowners, commercial building owners are encouraged to take the following precautions:

- Monitor water leaks.
- Monitor interior temperature changes.
- Protect plumbing in unoccupied spaces.
- Protect unheated rooms.
- Monitor fire sprinkler systems.
- Drain outdoor irrigation/water systems.
- Set thermostats in sprinklered areas of the buildings to operate at or above 40° F.
- Close doors and windows leading to sprinklered areas.
- Ensure there is an adequate fuel supply for the heat source.
- For buildings with dry sprinkler systems, check that the dry pipe valves are properly set and air pressure is maintained.
- Drain dry pipe auxiliary drains and their low points.
- Maintain fire pump room heat over 40° F (70° F for diesel engines without heaters).
- If a pipe does freeze, do not try to thaw it out yourself; contact a licensed professional to assist, as the resulting water damage could worsen conditions.

If you do experience a claim or property damage due to the cold weather, please contact our claims team immediately, any time of the day or night by calling (866) 455-9969 or [clicking here to report a claim online](#).