



INSURANCE AND SAFETY FIRE COMMISSIONER

- State of Georgia -

NEWS RELEASE

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COMMISSIONER KING OFFERS COLD WEATHER HOME MAINTENANCE TIPS

ATLANTA – As we approach the end of Winter Weather Preparedness Week (December 2-6), Insurance and Safety Fire Commissioner John F. King has several important home maintenance tips for Georgia consumers to ensure they are protecting their belongings in the event of a cold weather-related disaster.

“Though we do not get very much snow in Georgia, we do often have below freezing temperatures this time of year,” Commissioner King said. “It is important to be aware of overnight lows as we approach winter due to burst pipes and other cold weather disasters that can lead to thousands of dollars in damages.”

Standard Homeowners and Renters Insurance Policies will cover damages from burst pipes and other winter-related mishaps, including roofs that collapse from the weight of snow and ice dams (ice dams occur when water freezes along the edge of your roof; heat from your home melts the ice, and the water seeps into the home’s walls). However, some winter-related damages may not be covered by your policy. It is best to check with your insurance agent to see exactly what coverage you have as we get into the coldest part of the year.

According to a [study done by The Hartford](#), the average claim for damage from a frozen pipe is about \$18,000, average claims from hail damage are \$10,000, and average claims from tree collapses in the south range from \$3,000 to \$5,000.

Commissioner King offers the following cold weather maintenance tips to ensure your home and belongings are protected this winter:

- Make sure your heating system is working properly.
- If there is a freeze warning in your area, turn all of your sinks on to a slow drip before going to bed.
- Vulnerable pipes, like those that run close to exterior walls, should be insulated.
- Leave the heat on if you plan to go away for several days. If this is the case, the ideal temperature to set your thermostat is 65 degrees. You should also have someone check on the property if possible.
- If you expect to be away for an extended amount of time (several weeks), turn your water off.
- Have your gutters cleaned regularly to prevent ice dams.
- Use a roof rake to remove snow from your roof.

If your pipes freeze:

- Turn off the flow of water to prevent further damage.
- Call a plumber or contractor to conduct repairs and cleanup.
- Take pictures of the initial damage.
- Preserve the broken or damaged pipe for evidence to the insurance company.

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