

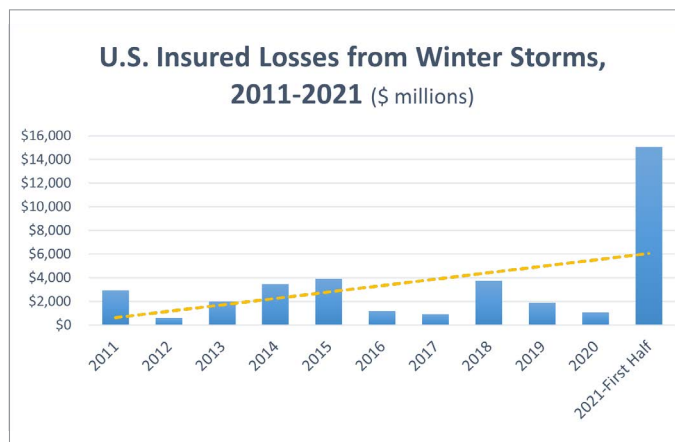


10 Tips for an Insurance-Claim-Free Winter



It's that time of year again in the U.S., when temperatures start to drop and travel planning begins. As we settle into the winter months, a few safety recommendations and reminders are worthy of mention.

The cost of insurance repairs rose significantly in the first half of 2021. A report from Karen Clark & Company estimated losses from the 2021 freeze at \$18 billion. The final cost will not be known until the end of 2021 at the earliest, as the increased cost of lumber and shortage of skilled labor are negatively impacting the speed of repairs.



Tips to Prevent Winter Loss

1. **Lessen slip and fall hazards**

Insurance claims and lawsuits increase with injuries due to slips, trips and falls. USI Insurance Services recommends keeping walkways and driveways clear of ice and snow. Plow, shovel and use de-icing, salting or ice melting chemicals to remove ice and snow. Pre-apply de-icing chemicals before a storm, followed by snow/ice removal during and after the storm. Fix broken handrails or steps.

2. **Avoid burst or frozen pipes**

Burst pipes claims increased significantly last winter. Keep a stream of water running in several faucets to protect against freezing and bursting. Installing an emergency pressure release valve in your plumbing system may protect against increased pressure caused by freezing pipes, potentially preventing them from bursting. Know where the water shut off valve is located. Install pipe sleeves, heat tape, or heat cables on pipes. Even a quarter inch of newspaper can provide some insulation to susceptible pipes.

3. **Prevent fallen branches and trees**

Keep the trees trimmed and remove dead branches and debris from your yard. Winter weather can weaken trees and cause branches to fall and potentially injure you, your home, your car and others.

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4. Visit and inspect unoccupied homes

Homes that are vacant for an extended period of time experience three times the amount of damage from burst pipes. Regularly visit vacant and seasonally unoccupied homes to inspect for burst pipes and water leakage, or hire a caretaker.

5. Put away the garden hose

Remove all attached outdoor garden hoses, drain them and store them away properly. Shut off valves and insulate the faucet. Drain all water from supply lines for swimming pools, water sprinklers, filters, fountains, and dog water stations.

6. Test your detectors

Residential fires are more common in winter, so it is important smoke detectors work. Check them monthly and replace batteries as needed. Consider installing a carbon monoxide detector to avoid inadvertently trapping this toxic gas in your home.

7. Have heating checked

Furnaces, boilers and chimneys should be serviced at least once a year to clear any buildup and keep them running efficiently.

8. Keep your home warm

Set your thermostat for at least 65 degrees Fahrenheit and make sure your house or apartment is well insulated.

9. Clean the gutters

Prevent ice dams by cleaning out your gutters, installing gutter guards (if feasible) and making sure the attic floor is properly insulated. The attic itself should be well-ventilated and about 10 degrees warmer than outside.

10. Seal the cracks

Caulk around holes and openings to help prevent cold air from seeping in. Install weather stripping and seals around openings such as windows, doors, air conditioners and mail chutes.

How USI Can Help

A USI Insurance Services client contacted USI after a freeze resulted in a pipe bursting in his home. The broken pipe had created a waterfall onto the corner of a Jackson Pollock painting owned by the client. Fortunately, USI had consulted with the client prior to the freeze. A valuable articles policy was in place, which restored the Pollock painting with no out-of-pocket cost to the client. The client also had a large loss deductible waiver on his homeowners policy. The \$300,000 damage to the home was repaired with no out-of-pocket cost to the client.

Another USI client was hosting his family for the holidays. The family was gathering around the fireplace, when suddenly they started feeling ill. Unbeknownst to the client, snow and ice had covered the chimney opening. Thankfully, the client had followed USI's prior recommendation to install carbon monoxide detectors. The carbon monoxide detectors alerted the client, and he quickly extinguished the fire and opened the windows. The family was not harmed and enjoyed the remainder of their stay.

Navigating the world of insurance is becoming more challenging than ever. You are not alone. Please contact a USI personal risk specialist to discuss your individual needs.

Sources:

Winter Freeze Sparks Claims Glut with \$18 Billion in Losses Seen. Katherine Chiglinsky. 2/19/21
Facts + Statistics: Winter storms, Insurance Information Institute

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