

This is made available to you by the State of Texas State Operations Center for your information.

Winter Weather Tips from the Department of Insurance

AUSTIN – As temperatures drop, the Texas Department of Insurance reminds Texas residents that colder weather can bring new hazards that are unique to this time of year. TDI provides the following tips to help keep your winter safe and insurance-claim free.

Frozen Pipes

A fast-moving cold front can cause temperatures to drop below freezing within hours. Outdoor pipes, pipes in unheated areas, and pipes that run along uninsulated exterior walls can burst if the water in them freezes, sending water pouring through your home. You can avoid thousands of dollars of damage to your walls, ceilings, carpets, and furniture by taking a few simple steps.

Before the Freeze

- Protect faucets, outdoor pipes, and exposed pipes in unheated areas by wrapping them with rags, newspaper, trash bags, or plastic foam.
- Insulate your outdoor water meter box and be sure its lid is on tight.
- Cover any vents around your home's foundation.
- Drain and store water hoses indoors.
- Protect outdoor electrical pumps.
- Drain swimming pool circulation systems or keep the pump motor running. (Run the pump motor only in a short freeze. Running the motor for long periods could damage it.)
- Drain water sprinkler supply lines.
- Open the cabinets under sinks in your kitchen and bathrooms to allow heated indoor air to circulate around the water pipes.
- Set your thermostat at a minimum of 55 degrees, especially when you're gone for an extended period.
- Let indoor faucets drip; it isn't necessary to run a stream of water.
- Make sure you know where your home's shut-off valve is and how to turn it on and off.
- If you leave town, consider turning off your water at the shut-off valve while faucets are running to drain your pipes. Make sure you turn the faucets off before you turn the shut-off valve back on.
- If you drain your pipes, contact your electric or gas utility company for instructions on protecting your water heater.

If Your Pipes Freeze

- If a pipe bursts and floods your home, turn the water off at the shut-off valve. Call a plumber for help if you can't find the broken pipe or if it's inaccessible. Don't turn the water back on until the pipe has been repaired.
- If the pipe hasn't burst, thaw it out with an electric heating pad, hair dryer, portable space heater, or towel soaked with hot water. Apply heat by slowly moving the heat source toward the coldest spot on the pipe. Never concentrate heat in one spot because cracking ice can shatter a pipe. Turn the faucet on and let it run until water pressure returns to normal.
- Don't use a blowtorch or other open-flame device. They are fire and carbon monoxide exposure risks.
- Contact your insurance agent or company promptly. Follow up as soon as possible with a written claim to protect your rights under Texas' prompt-payment law.
- Review your coverage. Many homeowners and renters policies pay for property repair, and may also pay for debris removal and additional living expenses if you have to move temporarily because of damage to your home. If you can't find your policy, ask your agent or company for a copy.
- Homeowners' policies may require you to make temporary repairs to protect your property from further damage. Your policy covers the cost of these repairs. Keep all receipts and damaged property for the adjuster to inspect. If possible, take photos or videos of the damage before making repairs. Don't make permanent repairs. An insurance company may deny a claim if you make permanent repairs before an adjuster inspects the damage.
- Most homeowner's policies do not cover loss caused by freezing pipes while your house is unoccupied unless you used reasonable care to maintain heat in the building.

Fire Safety

Home fires are more prevalent in winter. The use of space heaters results in more fires and fire fatalities than any other heating sources. Safe space heater practices include:

- Keep heaters at least three feet away from drapes, furniture, or other flammable materials.
- Put the heater on a level surface away from where people or pets might knock it over.
- Plug heaters only into outlets with sufficient capacity and never into extension cords.
- Never leave a space heater unattended or running while you sleep.
- Keep electric heaters away from water. Never use them near a sink or in the bathroom.
- Never use or store flammable or combustible liquids near or in rooms with heaters.

Test your smoke alarms monthly. If you don't already have a home escape plan, make one and practice it. Your plan should include knowing two ways out of every room and having a designated meeting place outside and away from your house.

More Information

Consumers with any questions or concerns about their insurance coverage should call the **TDI Consumer Help Line: 1-800-252-3439**. (Monday through Friday from 8 a.m. to 5 p.m.)