

# Winter Water Damage Woes

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WINTER'S UNUSUALLY COLD TEMPERATURES, compounded by substantial snow falls, can lead to numerous frozen pipes and ice dams, causing potentially catastrophic water damage. Helping clients understand the potential damage, and how to prevent or reduce it, is another value-added service of the professional insurance agent.

The winter of 2014-15, with record-setting cold temperatures and snowfall shows that even the best preventive measures may not be enough to avoid freezing and subsequent water damage claims. In Syracuse, NY, for example, the temperature never rose above freezing in February, and it snowed for 23 straight days. ([www.syracuse.com](http://www.syracuse.com))

While a pipe burst in the bathroom may be quickly obvious, some of this damage may only be apparent once the temperatures rise and the snow and ice melts. Property damage from water damage is one of the leading causes of loss to homeowners. An average burst pipe costs \$5,000 to repair. ([www.houselogic.com](http://www.houselogic.com)) This does not count the time and aggravation involved in cleaning and drying waterlogged belongings – some of which may be irreplaceable. While some interior bursts are easily noticed – such as a waterfall coming through the ceiling – exterior damage may not be so readily discovered.

As temperatures rise, and the snow and ice melts, additional damage may be found. When ice and snow thaws and refreezes ice dams can develop on the roof. Be sure to check that sump pumps are operational. High winds paired with low temperatures are a common cause of frozen pipes. A change in landscaping – removing plants that previously provided some protection could compound the problem. The sound of water running through the pipes can be a sign that a faucet

is open or broken. Pay particular attention to outside faucets that may not have been adequately protected.

Check around the perimeter of the home or business to look for areas of ice

or standing water. This may indicate a broken downspout or a gutter that was clogged by ice and snow, or broken by weight of ice and snow, leading to an overflow, or an underground pipe or irrigation system that has been damaged. Check the roof to see if clogged gutters might impede water flow as ice and snow melts. Other areas of concern are outdoor hot tubs and swimming pools that may not have been properly winterized. The underground pipes may be damaged by freezing and thawing.

If pipes are frozen, it is essential to thaw them out - hair dryers or heaters often work - before they burst, or contact a plumber. Avoid using blow torches as there are many instances of buildings burning down due to improper use of such equipment. Recently, a Pennsylvania man trying to thaw pipes under his mobile home set it on fire and it burned to the ground. ([www.cumberlink.com](http://www.cumberlink.com)) A fire in an apartment building in Ithaca New York was caused by a blow torch being used to solder frozen pipes. ([www.nycentral.com](http://www.nycentral.com))

When an actual pipe burst or leak is discovered, the water supply should be



turned off immediately. If possible, turn off the local source first, such as the sink, as well as the main building supply. This will reduce the potential for further damage until the source of the leak can be determined. It may take several minutes for the water to drain out. Dry up any standing water. It may be necessary to turn off power if electrical outlets or wiring are impacted. Potential mold and water damage can be avoided by using fans to dry out interior walls and ceilings, and raising the thermostat. Turn off humidifiers to help dry out the air in the building. Do whatever is necessary to mitigate damage, including removing carpeting and furniture that has been impacted. Contact your insurance company for the name of a reputable water restoration company, as coverage may be available under homeowners or business policy.

Water damage can happen any time of year, but can be an especially problematic and unpleasant consequence of winter's cold and snow. Helping clients prevent or reduce water damage is another sign of the true insurance professional.

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