



EVERYTHING YOU NEED TO KNOW ABOUT **PREVENTING FROZEN PIPES**

When temperatures start dropping, one of your biggest concerns as a homeowner should be how to keep your pipes from freezing. Frozen pipes are more than just a slight inconvenience; if left alone, they can burst and cause a costly mess.

WHY DO PIPES FREEZE AND BURST?

- 1** | The pipes in your home that are most vulnerable to freezing are located in unheated interior spaces, such as your basement, attic, or garage.
- 2** | When temperatures plummet, these pipes can get very cold, and the water flowing through them may turn to ice.
- 3** | As the water becomes ice, it expands and puts tremendous pressure on the pipes. This can lead to a pipe rupture that sends a cascade of water into your home.

Did You Know?



The average cost of a homeowner claim for water or freezing damage is \$11,000.

If your pipes freeze and burst, the water damage to your home can be extensive. Depending on the location and severity of the situation, problems may include:

- Waterlogged insulation
- Moldy and smelly carpeting
- Shorted-out electrical wiring and outlets
- Soaked furniture fabric and upholstery
- Structural weakness in interior and exterior walls
- Damp drywall and wood
- Warped and cracked flooring
- And much more

HOW DO YOU PREVENT YOUR PIPES FROM FREEZING?



INSULATION

Winterize both the hot- and cold-water pipes in your home, including the waterline that runs from the sink to the fridge, with the proper insulation to reduce heat loss and cut water-heating costs.



RUNNING WATER

Let cold water drip from faucets supplied by exposed piping—even a trickle of water running through the pipes is a pressure relief.



THERMOSTAT REGULATION

Keep the heat in your home at the same temperature, day and night, during a cold snap, and leave it on at least 60°F if you are going to be away.



WARM AIR CIRCULATION

Open kitchen and bathroom cabinet doors to allow warm air to get to plumbing, but close garage doors, where water supply lines are often located.

Did You Know?



A single burst pipe can release 4–8 gallons of water per minute.

WARNING SIGNS YOUR PIPES MIGHT BE FROZEN INCLUDE:

- Significantly lower water pressure than normal
- Visible frost on an exposed pipe
- Strange odors coming from the drain



WHAT SHOULD YOU DO IF YOUR PIPES BURST?

If a pipe has already burst, the most important thing to do is shut off the water flow to your home. After you've switched off the water main, contact a licensed, insured plumber for further instructions. Do not use the plumbing system until a professional has had a chance to evaluate it. In addition, do not try to thaw a frozen pipe yourself as doing so might cause further damage to your plumbing or result in an injury.

To help minimize the damage a burst pipe may cause to your property, make sure you know where your home's main water shutoff valve is located and how to operate it. Some of the most common places a shutoff valve may be are in the basement, a crawl space, the utility or water heater room, or an attached garage and near the water meter or where the main water line enters your house. Please don't wait for a water emergency to strike to go looking!

If you do experience property damage, there are several ways you may file a claim. Log in to The Andover Companies online customer portal, myAndover, call us at 800-225-0770, or reach out to your independent insurance agent.

A SMARTER WAY TO SHUT OFF WATER FLOW TO YOUR HOME

How can you keep a small plumbing problem from becoming an extensive and costly one? Consider investing in a smart water shutoff valve. This technology, which is installed on your home's main water supply line, can automatically shut off the water supply to your pipes and fixtures if it detects a leak or other abnormal activity. In addition, smart valves connect to your home's Wi-Fi, allowing you to monitor your home's water usage and control the water supply remotely via a smartphone app from anywhere. Having this capability not only may help you prevent major water damage to your home but also may save you money on your water bill.

For more information, please contact your local insurance agent. They will guide you through the coverage selections that are best for you. Please note that this flyer is for informational purposes only. Visit [andovercompanies.com](https://www.andovercompanies.com) to learn more.