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HOW TO PREVENT FROZEN PIPES – AND STEPS TO TAKE WHEN THE MERCURY DROPS

And for anyone living in an area where temperatures regularly dip below freezing (which is most of the country this year; thank you, Polar Vortex), a few precautionary steps to protect your plumbing can be a cost-effective way to avoid cleaning up after a burst pipe. Consider that the insurance Institute for Business and Home Safety (IBHS) says one frozen pipe that bursts can result in more than \$5,000 worth of water-related damages.

Protect Pipes Before a Freeze

- Be sure to insulate all accessible pipes well before a cold snap
- Look for water pipes in unheated areas of your home (like the garage) or areas where pipes might be set next to an exterior wall (like the cabinets under kitchen or bathroom sinks), and apply pipe insulation.
- Shore up all cracks and holes you find on your home's outside walls. Use only a sealant or caulk approved for exterior use.

Take Action When Temperature Drops

- Regularly listen to your daily weather report, and be prepared for freezing temperatures and other winter advisories.
- During severe cold snaps, keep exterior doors to unheated spaces, such as garages, closed.
- If kitchen or bathroom pipes are located near exterior walls, leave the cabinet doors open or use a fan to circulate the warmer air around the pipes.
- Although it doesn't conserve water, let all taps slowly drip during extreme cold snaps to prevent water from freezing and to relieve pressure in the event that some water does freeze.

How to Check for Frozen Pipes (And Thaw Them)

To check on your pipes, IBHS suggests turning on each faucet (both hot and cold). If there's only a trickle of water or, even worse, there's no water coming out at all, then you should suspect a frozen pipe. The source of the freeze is most likely near an exterior wall or where the main water supply enters your home, says IBHS, so leave the faucet on and use a blow dryer (never an open flame torch or other device) to heat the pipe until there's a steady flow of water.

Of course, if you can't locate the frozen pipe or just aren't comfortable doing it yourself, call a licensed plumber.

AUTO ACCIDENT CHECKLIST

- Call the police. Remain at the scene of the accident.
- Warn oncoming traffic. Set hazard lights and flares.
- Try to remain calm.
- Do not admit fault.
- Exchange names, addresses, emails, phone numbers, makes of vehicles, driver's and vehicle license numbers, and insurance company information with policy number information from all drivers.
- Get names, addresses, emails, and phone numbers of all passengers and witnesses.
- Sketch the accident
- Examine and record damage to other vehicles and property.
- If you are carrying a camera, take pictures of the scene and damage.
- Do not discuss the accident or sign any documents. Only answer questions asked by police and your claim representative.

CALL YOUR AGENT AT FUTURE INSURANCE.

Accidents happen – even to the most careful drivers

Knowing what to do after an accident will help you to remain calm and in control. It can also help you get back on the road faster.

Emergency Checklist

Put together an emergency kit to keep in your car. Be sure to include:

- Blanket
- Nonperishable food
- Notepad
- Pen or pencil
- Flares
- Jumper cables
- Garbage bag
- Water
- Flashlight
- First-aid supplies
- Paper towels
- Disposable camera
- Emergency phone charger



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