



## COLBURN GROUP I N S U R A N C E

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November 2009

# The Big Freeze: How to Prevent Freezing Pipes

Imagine waking up on a frigid winter morning, throwing on your bathrobe and stumbling down the stairs to make a pot of coffee—only to find your kitchen is filled with water. Each winter, about a quarter of a million families find themselves in scenarios like this all because of water pipes that freeze and burst.

Not only can a pipe eruption ruin your day, but it can also cause thousands of dollars of damage to your home. Your furniture, carpet, photos and floors could be completely water-logged and even ruined from a single bursting pipe. As a matter of fact, just a three millimeter crack in a pipe can dump up to 250 gallons of water in your house in a single day. Whether your home is outfitted with copper or plastic PVC pipes, no one is immune to pipe bursts—both of these pipes can rupture.

Fortunately, you can take a few precautions to protect your pipes and avoid the hassle of a messy, expensive pipe burst. If you want to steer clear of the rising flood waters, follow these simple steps:

### **Bundle up those pipes**

Before winter arrives, take time to insulate all the exposed pipes in your crawl spaces, garage and attic. Because these pipes are open to the elements, they are more vulnerable to freezing. Don't be shy with the insulation—the more you use, the less likely your pipes will freeze and burst.

Use heat tape or thermostatically-controlled heat cables to wrap your high-risk pipes. Make sure the product is approved by an independent testing organization, such as Underwriters Laboratories, Inc. Use exterior tape for outside pipes and interior tape for indoor pipes, and carefully follow all the installation instructions.

### **Seal the cracks**

Look for air leaks near your pipes. If arctic air seeps through even a tiny crack, your pipes can quickly freeze and burst. To keep the cold out and the heat in, seal up every leak with caulk or insulation.

### **Put the garden hose away**

Before the temperature plummets below freezing, disconnect your garden hose and shut off the indoor valve.

### **Bump up the thermostat**

Never set your thermostat below 65 degrees in the winter. The temperature inside the walls and attic, where your pipes are located, is much colder than the inside of your house. If you let the indoor temperature drop below 65 degrees, your exterior wall pipes are at high risk of freezing and bursting.

### **Let the water trickle**

Turn on one faucet in your home and let warm water drip throughout the night. Even a tiny trickle of water can help prevent your pipes from freezing. If possible, use a faucet on an outside wall.

### **Protect your home when you're gone**

If you're going out of town, ask a friend or neighbor to check your house each day. Tell them to look for any signs of a burst pipe and make sure it's warm enough to prevent pipes from freezing.

If you don't have anyone who can check your home, consider shutting off and draining your water system before you leave. Keep in mind that if you have a fire protection sprinkler system in your house, it will be disabled when you shut off the water.

### **Know the signs of a pipe freeze**

If you turn on your faucet and no water comes out, this could be a sign that your pipe is frozen. Leave the faucet on and call a plumber.

You may be able to thaw the frozen pipe yourself with a hair dryer. Start warming the pipe as close to the faucet as possible, working toward the coldest part of the pipe. *Never* try to thaw pipe with a torch or open flame.

### **Deal with the pipe burst**

If your pipes freeze and burst, turn off your water at the main shut-off valve and leave the water faucets on. Call a plumber right away.

You should also call your insurance agent or company as soon as possible. Although your insurance adjuster doesn't need to see the spill

before you clean it up, you should at least inform them of your situation.

Move electronics, furniture, carpet and other items away from the water. Start mopping up the water and try to make temporary repairs to protect your home from further damage. Be sure to save all of your receipts for any money you spend related to the pipe burst. Your insurance company may be able to reimburse you for temporary repairs. Try to avoid making expensive permanent repairs until your insurance adjuster has a chance to assess the damage.

Obviously, no one wants to deal with the costly and messy aggravation of a pipe burst. To avoid this nightmare, take the proper measures to protect your pipes and your home. However, it's also important to ensure your family is prepared to act swiftly and smartly if a pipe does rupture.