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## **Consumer Advisory: Protect Your Home From Frozen Pipes**

**Contact:** Insurance Division Consumer Services Section  
(800) 964-1748 or [dfr.insuranceinfo@vermont.gov](mailto:dfr.insuranceinfo@vermont.gov)

MONTPELIER, VT - As winter cold grips the State, the Vermont Department of Financial Regulation reminds homeowners to take steps to protect their homes from costly damage due to frozen or burst pipes.

While most homeowners insurance policies provide coverage for damage from frozen or burst pipes, understanding the specific coverage provided by your policy and what you must do in order to maintain that coverage is an essential step. In addition to reading your policy, a conversation with your insurance agent or company can help you better understand how your policy will respond to this type of damage as well as what steps you should take to help prevent a loss.

The adage, "Prevention is the best medicine" certainly applies to preventing frozen or burst water pipes. Here are a few steps that you can take to avoid a costly and disruptive pipe burst this winter.

- Stop the drafts. Even if the rest of your house is warm, freezing cold air seeping into an area with plumbing can cause freeze ups. Use weatherstripping or caulking to seal around windows and doors.
- Be sure that any plumbing in unheated areas such as attics and crawlspaces are properly insulated.
- Maintain a warmer temperature setting when away from home to provide additional time before freezing should you have a power outage.
- Disconnect hoses from outdoor spigots and shut off the water supply if possible or use an insulated spigot cover to protect it.
- Open vanity and cabinet doors on exterior walls to promote heat circulation around the plumbing.
- Allow water to trickle in areas that are cold or drafty to help prevent freeze up.
- Be sure your main water shut off is accessible to limit damage by quickly turning off the water in the event of a freeze up.
- Consider installing a leak detection monitor with automatic shut off, particularly if there are long periods of time when you are not home.
- If you will be away from home for a long period of time, consider having your plumbing system shut off and drained. Alternatively, have a friend or neighbor check in on your house periodically to make sure that the heating system is working and that there are no issues.

Taking a few steps can help you avoid a loss of time and money that a freeze up can cause. Be sure to enlist the services of a professional if you are not familiar with how to do any of these steps.

For more information on steps that you can take to help avoid damage to your home this winter, please visit:

- Insurance Institute for Business & Home Safety – <https://ibhs.org/winter-ready/>
- FEMA’s Ready site - <https://www.ready.gov/winter-ready#power>

Any consumer who requests an explanation of their coverage but is not provided one should call or email the Insurance Division’s Consumer Services section at (800) 964-1748 or [dfr.insuranceinfo@vermont.gov](mailto:dfr.insuranceinfo@vermont.gov).

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