

HOME MAINTENANCE

Frozen Pipes: A Preventable Disaster

(NAPS)—It's no drop in the bucket. An average of a quarter-million families have their homes ruined and lives disrupted each winter because of frozen-pipes damage. Each year, insurance companies pay an average of \$450 million in claims due to damage caused by frozen pipes. What makes these problems even more distressing is that in most cases, they could have been avoided.

When an indoor pipe freezes, it can burst and create a flood *inside* the home. A one-eighth inch (3 millimeter) crack in a pipe can spew more than 250 gallons of water a day. That can ruin carpets, floors, furniture, appliances and many other personal items.

State Farm Fire and Casualty Company, the nation's largest insurer of homes, has some suggestions on how to avoid becoming a victim of this preventable disaster.

- Insulate pipes in your home's crawl space and attic. The more insulation you use, the better protected your pipes will be. An insulating pipe-sleeve, heat tape or a thermostatically controlled heat cable are probably your best bet. Be sure to use products approved by an independent testing organization, such as Underwriters Laboratories Inc., and only for the use intended.

- Seal leaks that allow cold air inside. Look for air leaks around electrical wiring, dryer vents and pipes. Use caulk or insulation to keep the cold out and the heat in. With severe wind chill, a tiny opening can let in enough cold air to cause a pipe to freeze.

- Disconnect garden hoses and quick disconnect devices and, if practical, use an indoor valve to shut off and drain water from



pipes leading to outside faucets. This reduces the chances of freezing in the short span of pipe just outside the house.

- If you're going to be away for an extended period of time, it might make sense to shut off and drain the water system. You must be aware, however, that if you have a fire protection sprinkler system in your house, it will be deactivated when you shut off the water.

- When severe cold is forecast, let the hot and cold faucets trickle overnight. Open cabinet doors to allow heat to get to uninsulated pipes under sinks on exterior walls.

- If you're planning to be away from home for a few days this winter, set the thermostat no lower than 55 degrees Fahrenheit (12 degrees Celsius) and ask a friend or neighbor to check your house daily to ensure that it's warm enough to prevent freezing.

Free Brochure

For a free brochure that includes additional tips for preventing frozen pipes, see a State Farm agent or write: No Frozen Pipes, Public Affairs Department (FP), State Farm Insurance, One State Farm Plaza, Bloomington, IL 61710.