

Have you considered the impact  
burst pipes could have on your home?

SMART THINKING

Frozen pipes aren't just inconvenient: if they burst, just a small crack can release hundreds of gallons of water into your home, damaging carpets, floors, walls, the ceiling below and anything else that happens to be in the path. Even if your Homeowners Policy covers damage to your home from burst water pipes, nothing can make up for the disruption, discomfort and loss of personal items.

We offer this guide to preventing burst pipes with the same goal of all our insurance products: to enhance your peace of mind. To learn more about how to protect your home, and to find out what your policy covers, contact your Independent Agent or visit [www.mmgin.com](http://www.mmgin.com).



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PROTECTING YOUR HOME  
AGAINST FROZEN & BURST PIPES



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## A few minutes now can prevent days of discomfort later

Frozen pipes have caused millions of dollars in damage to American homes over the last decade. But they're easily avoided by following these simple tips:

### Prepare today:

- **Insulate pipes** in your crawl spaces and attic. These exposed pipes are the most susceptible to freezing.
- **Wrap vulnerable pipes with heat tape** or thermostatically-controlled heat cables. Be sure to use products that are UL-approved, and follow manufacturers' instructions.
- **Seal leaks** with caulk or insulation to keep cold air from coming in near pipes, especially around electrical wiring, dryer vents and pipes.

### When winter comes:

- **Turn off outdoor faucets and disconnect hoses.**
- **Keep the house heated to at least 65 degrees.** (A lower temperature will not ensure that pipes inside the walls are kept above freezing.)
- **Keep the door open between a heated room and an unheated room** to allow warm air to circulate.
- **Keep cupboard doors open below sinks** to allow indoor air to circulate around the plumbing.
- **Turn on faucets (both hot and cold) until they drip slowly** if you have any concern about pipes freezing, especially on very cold nights.
- **Identify the main water shut-off** in your home and try it before you have to use it.
- **Keep garage doors closed.** The door inside the garage leading to the house is probably not as well insulated as an exterior door.

### If you go away:

- **Set the thermostat to at least 55°F.**
- **Have a friend or neighbor check the temperature in your house daily.**
- **Shut off and have a professional drain the water system** if you plan to be gone more than a couple of weeks.



## If a pipe freezes...

...don't wait for it to burst. Try to thaw a frozen pipe immediately, by introducing heat to the space around the pipe with a space heater, hair dryer, heating pad or other electric device. (DO NOT attempt to thaw a pipe with a torch or open flame.) Start from the end nearest the faucet and work your way back. If your attempts don't succeed, call a plumber.

## Handling the worst-case scenario: a burst pipe

Turn off the main water valve, while leaving the faucets open, and call your plumber. To mitigate damage, place a receptacle or plastic sheeting to catch the water; clean up all water immediately; and remove carpets and other items that could be damaged.

## We're here just in case

If you do sustain water damage, contact your Independent Agent immediately, make any temporary repairs you can, make a list of any damaged items, and save all receipts for repairs or extraordinary living expenses.