

Report any property damage to your insurance agent or company representative immediately after a severe weather event or other natural disaster and make temporary repairs to prevent further damage. For information about filing an insurance claim after a natural disaster, contact your insurance agent or insurance company.



Insurance Institute for Business & Home Safety
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DisasterSafety.org

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Why Auto-Owners?

Since 1916, Auto-Owners has operated solely through trusted and valued independent agents. We are a Fortune 500 Company and the 16th largest property and casualty insurance company in the nation.

Our products are brought to you through over 6,200 independent agencies serving over 3 million policyholders in 26 states. Auto-Owners continues to strive for “No Problem”SM claims service.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

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REDUCING SEVERE WINTER WEATHER RISK

RESIDENTIAL



As if slippery sidewalks and snow-covered cars aren't bad enough during the winter, you face another potential headache: ruined carpets and water damage to your ceilings and walls from leaks caused by ice dams or bursting pipes. You can avoid the resulting aggravation and expense by taking several basic steps right now to prevent this kind of damage.

If you're handy with a hammer and screwdriver, you can do much of the work yourself. Work involving your home's structure may require a building contractor, however, or even a registered design professional such as an architect or engineer.

Before making any structural changes to your home, check with your local building officials to be sure what you're doing complies with local building codes.

Auto-Owners Insurance



ICE DAMS

An ice dam is an accumulation of ice at the lower edge of a sloped roof, usually at the gutter. When interior heat melts the snow on the roof, the water will run down and refreeze at the roof's edge, where temperatures are much cooler. Eventually, the ice builds up and blocks water from draining off of the roof. This, in turn, forces the water under the roof covering and into your attic or down the inside walls of your house.

Once an ice dam forms, the potential damage can be serious. Take these steps now to avoid trouble later:

- Keep the attic well ventilated. The colder the attic, the less melting and refreezing on the roof.
- Keep the attic floor well insulated to minimize the amount of heat rising through the attic from within the house.

This two-step approach decreases the likelihood that ice dams will form or, at least, reduces their size.

As an extra precaution against roof leaks in case ice dams do form when you re-roof, install a water-repellent membrane under your roof covering. Talk with your local building official about minimum code requirements for ice dam protection.

Unfortunately, ice dams may be unavoidable if your home has recessed lighting near the roof. Heat generated from these lights melts snow, which then contributes to ice dam buildup. The only sure way to avoid this problem is to eliminate recessed light fixtures near the roof.

FREEZING PIPES

Frozen water in pipes can cause water pressure buildup between the ice blockage and the closed faucet at the end of a pipe, which leads to pipes bursting at their weakest point. Pipes in attics, crawl spaces and outside walls are particularly vulnerable to freezing in extremely cold weather, where holes in your house's outside wall for television, cable or telephone lines allow cold air to reach them.

To keep water in pipes from freezing, take the following steps:

- Fit exposed pipes with insulation sleeves or wrapping to slow the heat transfer. The more insulation the better.
- Seal cracks and holes in outside walls and foundations near water pipes with caulking.
- Keep cabinet doors open during cold spells to allow warm air to circulate around pipes (particularly in the kitchen and bathroom).
- Keep a slow trickle of water flowing through faucets connected to pipes that run through an unheated or unprotected space. Or drain the water system, especially if your house will be unattended during cold periods.

Ice build up in drains and gutters can result in water to be forced back under your roof causing damage.

