



NW Insurance Council

Consumer Alert

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Winterize your home or business now to prevent costly damage, insurance claims

PORTLAND, OR, October 17, 2024 – Freezing temperatures, ice, snow and wind can devastate homes and businesses if they are not properly winterized. Fall season is the time to take simple, preventative steps to protect your home or business from future storms likely to impact our region.

Winter storms caused nearly \$6 billion in insured losses in 2022, according to the [Insurance Information Institute](#) (I.I.I.). While Homeowners and Business Owners insurance policies typically provide coverage against sudden, major and unforeseeable losses, damage from neglect or failure to perform necessary general maintenance might not be covered by your policy.

It's important to talk with your insurance agent or company about your coverage, and to make sure your home or business is ready for seasonal weather.

Ice & Water Damage Claims

Approximately one in 35 insured homes has a property damage claim related to wind or hail each year, according to the [Insurance Information Institute](#), and nearly one in 60

insured homes has a property damage claim caused by water damage or freezing each year.

Homes and businesses in Washington, Oregon and Idaho are vulnerable to water damage as a direct result of ice dams building up in rain gutters. Clogged with leaves and debris, heavy rain, then snow, then freezing temperatures cause ice to build up between the rain gutter and the roofline, prying open spaces for water to intrude when temperatures warm. In many cases, costly damage that occurs could have been avoided with simple maintenance.

“Remember, property insurance is a partnership between the property owner and the insurance company,” said Kenton Brine, NW Insurance Council President. “Your insurance policy obligates your insurer to pay for damage to your home or business from wind, theft, fire and other hazards – but most policies also have exclusions for damage that could have been avoided by routine maintenance.”

What’s Covered & Not Covered

Standard Homeowners and Business Insurance policies will cover weather-related damage if it is the result of a covered peril, such as water damage to your home or business because a tree fell and punctured your roof, allowing water to leak inside. Losses such as frozen pipes that burst, ice dams, frozen gutters and damage caused by the weight of ice or snow also are covered under standard [Homeowners Insurance](#) and [Business Insurance](#) policies.

Weather-related damage that occurs to your home or business because of gross negligence on the owner’s part may not be covered, however. Neglected roof leaks, gutters that have never been cleared from debris or inattention to overgrown or diseased landscaping, for example, is often excluded from coverage.

Also, damage caused by [flooding](#) from outside your home – rising rivers or lakes, for example - is specifically excluded under standard home and business insurance policies. Coverage is available in most communities through the [National Flood Insurance](#)

[Program](#) (NFIP) but typically comes with a 30-day waiting period before the Flood Insurance Policy goes into effect. Similarly, “earth movement,” from landslides, mud flow or sinkholes, requires special coverage and is not included in a standard home or business policy.

Tips to Protect Your Home or Business

While it may take some work to winterize your home or business, it is worth it to help protect your most valuable assets and your finances. NW Insurance Council and the [Insurance Institute for Business & Home Safety](#) (IBHS) offer these tips to help you prevent future damage and thousands of dollars in repair costs:

- **Maintain gutters.** Remove leaves and other debris from gutters so melting snow and ice can flow freely. This can prevent ice dams, which can push melting water under the roofing and into your attic. You may also consider installing gutter guards – screens that prevent debris from entering the gutter and blocking drains.
- **Trim trees and remove dead branches.** Ice, snow and wind can cause weak trees or branches to break and cause damage to your home or car.
- **Check insulation.** Add extra insulation to attics, basements and crawl spaces. If too much heat escapes through the attic, it can cause snow or ice to melt on the roof. The water can re-freeze, allowing more snow and ice to build up. This can result in a collapsed roof.
- **Maintain pipes.** Wrap pipes with pipe insulation or heating tape and insulate unfinished rooms such as garages that have exposed pipes. Also, check for cracks and leaks. Repair them immediately to prevent much costlier repairs.
- **Keep your house warm.** During freezing weather, the temperature in your home should be at least 65 degrees. The air inside the walls where pipes are located is substantially colder than the walls themselves. A room temperature below 65 degrees will not keep pipes from freezing.

- **Get to know your plumbing.** Learn how to shut off the water and know where your home's pipes are located. If pipes freeze, you may be able to prevent the pipes from bursting by taking immediate action. Quickly shut off the water and direct your plumber to the problem.
- **Get to know your sewer system.** If your home's sewer system is connected to the city's sewer system, or if you are located downhill or below street level, contact a plumbing professional to install a [backflow prevention assembly](#) into your sewer system.
- **Do routine inspections.** Routinely inspect ceilings, walls, floors and windowsills for water stains, discoloration and musty odors. Also inspect attics, vents, ducts, washer hoses and outside water sources for leaks. Inspect your water heater and conduct proper maintenance to increase its life expectancy. Also, check your water heater's warranty and check and replace heating system air filters.
- **Inspect heating sources.** Inspect your source of heat for any damage which can cause a fire and result in costly property damage. Heating sources such as furnaces, chimneys and boilers should be serviced annually.

For more information about Property & Casualty Insurance, contact [NW Insurance Council](#) at (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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