

FOR IMMEDIATE RELEASE

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PROTECT YOUR HOME FROM ICE AND OTHER THREATS

JACKSON, Miss. – Below freezing temperatures, ice and snow could damage your roof and plumbing. Severe weather could also mean a high number of insurance claims. Avoid claim denials by taking action now.

If you plan to be away from home during the next week, leave the heat on, cover outdoor faucets and wrap pipes. Many insurance policies do not provide coverage for frozen pipes and other damage in homes that are no longer occupied or that are vacant.

“For example, if you’ve listed your home for sale, moved out and turned off the heat, then the pipes freeze and burst, the insurance company could deny your claim because you did not take the proper steps to protect the home,” said Insurance Commissioner Mike Chaney. “Now is the time to reach out to your insurance agent to talk about what your policy covers.”

The Mississippi Insurance Department (MID) recommends these tips ahead of extreme cold weather:

- To minimize the risk of frozen and cracked pipes, detach garden hoses from your home before freezing weather begins and properly winterize your home and irrigation systems.
- To protect interior pipes, leave your faucet running with a slight drip and open the cabinet doors under your sinks.
- Look at the trees around your property and cut back branches or stems that are dead, dying, diseased, or broken.
- Clearing the debris from your gutters will help prevent ice dams by allowing meltwater to drain freely.
- Use a safe and secure ladder when removing leaves and debris from gutters or contact a professional to assist you.
- Evaluate the insulation and ventilation (roof or soffit vents) in your attic, keeping the warm air in your home and out of your attic.
 - Keeping the attic air cold can help minimize the freeze/thaw cycle, which causes ice dams.
 - You’ll also save energy and reduce your heating and air conditioning bills.
 - By adding roof and soffit vents, it can provide proper ventilation and insulation and help to prevent ice dams.

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