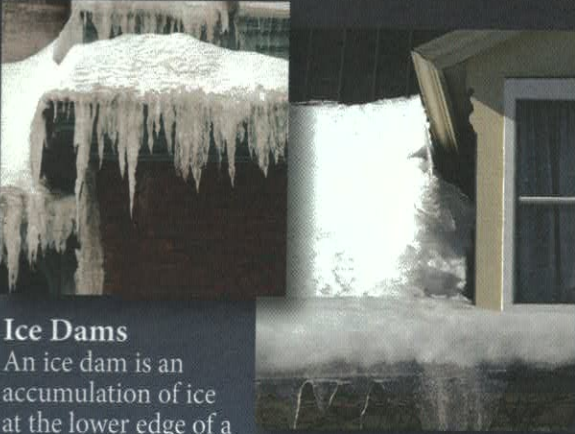


Auto-Owners Insurance

People need water for survival. However, for your home, water can be a destructive force that can lead to wood rot, peeling paint, insect infestation, shorter life span of the roofing and siding, and result in higher maintenance costs.

The best way to avoid high maintenance costs is to prevent water damage in the first place. Two of the most common concerns related to freezing water are Ice Dams and Freezing Pipes.



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 the roof. This forces water under the roof covering and into your attic or down the inside walls of your home.

Take these steps to avoid ice dams:

- 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 home.
- As an extra precaution against roof leaks, have a contractor install a water repellent membrane under your roof covering.

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Freezing Pipes

Frozen water in pipes can cause water pressure buildup between the ice blockage and the closed faucet at the end of the pipe, which leads to pipes bursting at their weakest point. Pipes in attics, crawl spaces and outside walls are particularly vulnerable to freezing in the extremely cold weather.

To keep pipes from freezing:

- Cover exposed pipes with insulation sleeves to slow the heat transfer. The more insulation the better.
- Seal cracks and holes in outside walls and foundations near water pipes with caulk.
- Keep cabinet doors open during cold spells to allow warm air to circulate around the pipes.
- Keep a slow trickle of water flowing through faucets connected to pipes that run through an unheated or unprotected space.
- Drain the water system, especially if your home will be unattended during cold periods.
- As an extra precaution install a temperature alarm to notify you in case of sudden changes in temperature.



For more information about protecting your home from damage caused by freezing water, check publications from the Insurance Institute for Business & Home Safety.

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