How to prevent frozen pipes.



Now is the time to prevent your pipes from freezing, because the colder it gets, the more important it is. In the worst of the winter weather, a frozen pipe is one of the most common causes of property damage – with water damage easily equaling thousands.

Here's how pipes freeze:

When water freezes, it obviously expands. But the problem is, there's nowhere for it to go. Thus, it creates a lot of pressure inside your pipes, eventually causing them to burst. (Cue the flooding of your finances.)

Here's how to prevent frozen pipes:

To protect your home from unwanted water damage, take our experts' tips.

1. **Insulate your pipes.** Fit your pipes with foam rubber or fiberglass sleeves. Then, they'll be less likely to freeze. (Pay special attention to those in unheated interior spaces like basements, attics and garages.) Still need some convincing? "Pipe insulation can cost as little as 50 cents per linear foot at your local hardware store," said Susan Millerick, a spokeswoman for the Insurance Institute for Business and Home Safety. "So for not much more than the cost of the aspirin you'd need, you can avoid the headaches of cleanup, loss of precious keepsakes and the cost of your insurance deductible."

2. **Use heating tape.** If you have short sections of pipe that are at high risk for freezing (and are easily accessible), try applying heating tape. It works like an electric blanket, with a thermostat that will turn on and off when needed.

3. **Keep the heat on (and keep it consistent).** You may see the appeal of setting it back at certain times, but setting the same temperature actually can help protect your pipes. Experts recommend

going no lower than 55°F during the colder months.

4. **Keep your garage door closed.** Not only will this promote privacy and increase security, it will protect any water lines that live in your garage.

5. **But, keep your cabinet and closet doors open.** This will allow warm air to circulate, which can be especially beneficial to storage spaces on exterior walls. (Just remember to remove any harmful household chemicals if you have young children or pets.)

6. **Let cold water drip from the faucet.** In the winter, letting water trickle will help prevent pipes from freezing. And while this may not be ideal for your water bill, the alternative could cost considerably more. So keep the water moving, as it will be less likely to reach freezing temperature.

7. **Disconnect outdoor hoses**. Close the inside hose valve, remove the hose and store it for the season. Keep the outside valve open to allow the water to drain. (Get more details.)

Ready to protect your home from the possibility of a frozen pipe? Prepare for the cold, then start a conversation with an independent agent. They'll have even more ideas to help you keep your head (and your house) above water this winter.