

SNOW STORMS, RAIN CAN CAUSE WATER DAMAGE TO HOMES

BY EILEEN ALT POWELL ASSOCIATED PRESS Jan . 30, 2005

NEW YORK-- With blizzards blowing across the northern states and rain-laden winds whipping the South, many people are grappling with water damage to their homes.

Subzero temperatures can cause pipes to burst. Damaged shingles let melting ice or rain leak through roofs, ruining walls, carpets and flooring.

There are also water hazards not related to the weather that can happen anytime-- a washing machine hose can break, the water heater can go bad or, infrequently, a fish tank can collapse. In fact, water damage is the third-ranked reason for property damage insurance claims, behind fire and wind or hail, according to the ISO, a risk information firm.

The good news is that "most water damage-- especially if it's sudden and accidental-- will be covered under homeowners' insurance policies," said Jeanne M. Salvatore, a vice president with the Insurance Information Institute in New York.

But there are many steps homeowners can take to avoid water damage.

Snow is an especially difficult problem, both as it builds up and as it melts. In areas that get very heavy snow, homeowners should clear accumulations from the roof, especially on the side that's downwind and can get the most drifting, the institute says. This reduces the odds a roof will collapse.

Clearing gutters of debris is also important, because rain or snow that freezes can create ice dams in gutters. As the ice melts, the water is forced under roof shingles and can drip onto interior ceilings and walls, the institute adds.

Homeowners also should check window and door flashing and weather stripping to make sure they still seal, it said.

A recent survey by the Chubb Group of Insurance Cos., headquartered in Warren, N.J., found that more than one-third of homeowners have suffered water damage to their houses.

The most common problem is a roof leak, followed by a leak from a shower, sink or tub, Chubb said. Other causes of damage were water seeping in through basement foundations or windows, leaks from washing machines and other appliances, a burst pipe, and water heaters that give out. One percent of homeowners complained of damage from fish tank malfunctions.

Daniel McCabe, a vice president in Chubb's personal insurance division, said most homeowners don't focus on potential water problems or take the steps needed to prevent them.

"People do think about fire threats," McCabe said. "It's much more terrorizing, and there's more potential for loss of life. But from what we see at Chubb, people are six times more likely to have a water loss than a fire loss."

One reason, he said, is that families have many more appliances in their homes today that use water, including hot tubs, ice making machines and garbage disposers. Another is that many people put valuable items in their basements, including electronics and expensive paintings.

Families also are more energy conscious, and sometimes turn the heat too low in their homes, putting their pipes at risk.

"Some people turn the heat down to 50 or 55 and then go away on holiday," he said. "If you're getting a real wind chill, you could have the temperature drop to the 30s along one wall or at one corner, and pipes will go."

McCabe recommends families maintain a minimum of 65 degree heat in their homes in winter to avoid problems.

He also suggests that if families are planning long trips, they should have friends or relatives or caretakers look in on their homes.

"If it's really cold or really rainy, maybe they should be checking (the home) a couple times a week," McCabe said. "The quicker a water problem is detected and the valves turned off, the better."

Recreational homes, which can be unoccupied for months at a time, require special care, the insurance experts said.

The Institute for Business and Home Safety, an insurance industry-backed educational center based in Tampa, Fla., offers a publication on its Web site at www.ibhs.org titled "Is Your Home Alone?" with tips on how to keep unoccupied or seasonal homes safe.

