



PROTECTION HITS HOME:

TAKE SHELTER FROM SEVERE WINTER WEATHER



Ice dams and frozen pipes are common, costly causes of home damage during the winter season. Head off the water damage and ruined furnishings that can result from cold weather hazards with tips from Arbella.

Check out important tips to **stop ice dams before they start** and to **avoid burst pipes** located on reverse side. Be sure any planned work complies with local building codes. Also ask if your town requires your project to involve a licensed contractor or registered design professional.

Arbella thanks you for your continued business.

STOP ICE DAMS BEFORE THEY START

When ice builds up at the lower edge of a sloped roof, usually at drains and gutters, it can create a dam-like effect that forces water back under the roof, into your attic or down the inside walls of your home. To prevent the problem:

- Keep your attic well ventilated and your attic floor well insulated to minimize home heat rising through the attic. *A colder attic means less melting and refreezing on the roof.*
- Install a water-repellent membrane under your roof covering when you re-roof.
- Replace recessed light fixtures near the roof with alternatives. Heat generated from recessed lighting near the roof melts snow and contributes to ice build up.

Ask your local building official about minimum code requirements for ice dam protection.

Contact your Arbella agent or visit arbella.com to learn more.

AVOID BURST PIPES

When water freezes in a pipe, pressure can build between the ice blockage and the closed faucet at the pipe's end, causing a pipe to burst at its weakest points. Most vulnerable to freezing are pipes in attics, crawl spaces, outside walls, and near holes in outside walls where television, cable, and other lines let in cold air. To help keep pipes from freezing in cold weather:

- Apply insulation sleeves or wrapping on exposed pipes.
- Use caulking to seal cracks and holes in walls and foundations near water pipes.
- Keep cabinet doors open to keep warm air circulating around pipes.
- Shut off exterior faucets from inside your home and leave exterior faucets open outside.
- Drain water systems, especially when a home will be unattended.

ARBELLA INSURANCE GROUP is comprised of insurers doing business in the states of Connecticut, Massachusetts, New Hampshire, and Rhode Island. These materials are not intended to constitute an advertisement, solicitation or offer for sale in any jurisdiction where our companies are not licensed to do business. These marketing materials do not provide a complete description of all coverages, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time. Anyone interested in our products should seek more information from one of our professional insurance agents. Our local agents can review your particular circumstances and explain the details of any coverages for which you are eligible. Issuance of coverage is subject to underwriting.

