

Will My Homeowners Insurance Policy Cover Water Damage From a Burst Pipe?

Freezing temperatures not only make us reach for our sweaters and jackets, but they can also lead to plumbing issues in homes. Insurance policies often cover the resulting water damage if frozen pipes burst, if the homeowner has taken reasonable steps to maintain the pipes and keep them from freezing.

Homeowners policies cover damage from a “sudden and accidental” discharge from a plumbing system. Policies generally require homeowners to maintain the home at a minimum temperature, or shut off the water supply if the home is vacant. These steps help to keep pipes from freezing and causing additional problems.

If your insurance company determines you neglected your plumbing system by not taking preventative measures to avoid freezing, the damage from a burst pipe may not be covered.

Here are some tips from the Insurance Institute for Business and Home Safety (IBHS) to protect your pipes from freezing 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, allow a slight drip to run from faucets and open the cabinet doors under the sinks. This allows water to move continuously through interior pipes, which reduces the chances of freezing and allows warm air to circulate around your plumbing lines.
- Make sure pipes are insulated in hard-to-reach places, such as attics, crawl spaces, and along outside-facing walls. Using specifically designed pipe insulation, wrap pipes and faucets that are in unheated or minimally heated areas.
- Caulk and seal any cracks or gaps on your home’s exterior.
- Add weatherstripping to seal air leaks around doors and operable windows. Make sure you cannot see any daylight around doors and windows from inside your home.
- Cover any ventilated crawl spaces during the winter months.
- Maintain your HVAC system by scheduling preventative maintenance annually, and make sure the system is operating properly and efficiently. Ensure the technician changes the air filters so the system can achieve its manufacturer-rated efficiency, and check that exhaust gases are ventilating properly.

Check out the IBHS **Winter Ready Guide** for more tips on how to protect your home from potential winter weather damage. Contact your **state department of insurance** if you need help with your policy.