



Make Sure You're Prepared for the Oklahoma Ice Storm

By John D. Doak, Oklahoma Insurance Commissioner

Meteorologists are predicting that an ice storm coming to Oklahoma has the potential to cause serious damage to homes and businesses. But what you do today could protect you from the worst of it.

According to the Insurance Information Institute (I.I.I.), damage from snow, ice and freezing temperatures causes more than a billion dollars in insurance losses in the United States every year.

Standard homeowners policies will cover you for damage caused by burst pipes, ice dams and disasters related to the weight of ice or snow. In most cases, damage to cars is covered under the optional comprehensive portion of your auto insurance policy.

The I.I.I. offers the following tips to prepare your home for the upcoming ice storm:

Outside Your Home

- **Clean out gutters.** Remove leaves, sticks and other debris from gutters, so melting snow and ice can flow freely. This can prevent ice damming, a condition where water is unable to drain through the gutters and instead seeps into the house causing water to drip from the ceiling and walls.
- **Install gutter guards.** Available in most hardware and home stores, gutter guards prevent debris from entering the gutter and interfering with the flow of water away from the house and into the ground.
- **Trim trees and remove dead branches.** Ice, snow and wind could cause weak trees or branches to break and damage your home or car, or injure someone walking by your property.
- **Repair steps and handrails.** This may prevent someone from falling and seriously being injured. Broken stairs and banisters can become lethal when covered with snow and ice.
- **Seal cracks and holes in outside walls and foundations.** Use caulking to protect water pipes and make sure that skylights and other roof openings have proper weather stripping to prevent snowmelt from seeping in.

Inside Your Home

- **Keep the house warm.** Set the thermostat for at least 65 degrees. Since the temperature inside the walls, where the pipes are located, is substantially colder, a lower temperature will not keep the pipes from freezing.
- **Add extra insulation to attics, basements and crawl spaces.** If too much heat escapes through the attic, it can cause snow or ice to melt on the roof. Water can then re-freeze, causing more snow and ice to build up. This can result in a collapsed roof, and can contribute to ice damming. Ideally, the attic should be five to ten degrees warmer than the outside air. Well-insulated basements and crawl spaces will also help protect pipes from freezing. You may also consider insulating unfinished rooms such as garages to keep pipes from freezing.
- **Have the heating system serviced.** Furnaces, boilers and chimneys should be serviced at least once a year to prevent fire and smoke damage.
- **Check pipes.** Look closely for cracks and leaks and have the pipes repaired immediately. Wrap exposed pipes with heating tape.
- **Install an emergency pressure release valve in your plumbing system.** This will protect the system against increased pressure caused by freezing pipes and can help prevent your pipes from bursting.
- **Make sure that smoke and fire alarms are working properly.** Residential fires increase in the winter, so it is important to protect your family with working alarm systems. Also, consider installing a carbon monoxide detector, since a well-sealed home can trap this toxic gas.
- **Learn how to shut the water off and know where your pipes are located.** If your pipes freeze, time is of the essence. The quicker you can shut off the water or direct your plumber to the problem, the better chance you have to prevent pipes from bursting.
- **Hire a licensed contractor to look for structural damage.** If damage is discovered, have it repaired now rather than waiting for a problem to occur. Also, ask about ways to prevent water damage due to snow-related flooding. Plastic coatings for internal basement walls, sump pumps and other methods can prevent flood damage to your home and belongings.

Weather experts say power outages are possible with this storm, so please watch the weather, plan ahead, get a generator if you can and stock up the cupboards. For more information or help with other insurance questions, please contact the Oklahoma Insurance Department's Consumer Assistance Team at 1-800-522-0071.