



## PREPARE FOR THE WINTER SEASON

### OUTDOORS:

- Clean gutters. Remove leaves, sticks and other debris from gutters so melting snow and ice can flow freely. This can prevent ice damming — a condition in which water, unable to properly drain through the gutters, seeps into the house and drips 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 can cause weak trees or branches to break — potentially damaging your home or car, or injuring someone walking on your property.
- Repair steps and handrails to prevent someone from falling and becoming seriously injured. Broken stairs and banisters can be very dangerous when covered with snow and ice.
- Seal cracks and holes in outside walls and foundations. Use caulking to protect water pipes. Be sure skylights and other roof openings are properly sealed to prevent water from seeping inside your home.

“An average of 250,000 families experience damage to their homes due to frozen pipes. An eighth-inch crack in a pipe can release up to 250 gallons of water a day, destroying floors, furniture, and personal property. Both plastic (PVC) and copper pipes are prone to bursting” —*Michigan State Government*

### INDOORS:

- Keep the house warm. Set the thermostat at 65 degrees or higher, since the temperature inside the walls where the pipes are located is substantially cooler.
- Add extra insulation to attics, basements and crawl spaces. Too much heat escaping through the attic can cause snow or ice on the roof to melt and re-freeze, potentially causing the roof to collapse. Ideally, the attic should be five to ten degrees warmer than the outside air.
- Have the heating system serviced. Service furnaces, boilers and chimneys 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 if damaged. Wrap exposed pipes with heat tape.
- Know where your pipes are located and how to shut off the water. If pipes freeze, time is of the essence. The sooner you can shut off the water or direct your plumber to the problem, the better your chances are to prevent pipes from bursting.
- Be sure that smoke and fire alarms are working properly. The number of residential fires increases in the winter, so it is important to protect your home with alarm systems that are in proper working order. Also consider the installation of a carbon monoxide detector, since a well sealed home can trap this toxic gas.

### IF PIPES FREEZE

- Shut off the water, call a plumber and contact The Philadelphia Contributionship.
- Never try to thaw a pipe with an open flame or torch.
- Mop any standing water to prevent electric shock.

## GENERAL CLAIMS INFORMATION

Our Claims Reporting phone line is available 24 hours a day, 7 days a week, at 800-269-1409. During business hours (8:30 AM to 4:30 PM, M-F), Spanish speaking representatives are available.

When you call, please have the following information available:

1. Your policy number
2. A phone number where you may be reached during the day
3. The date the damage occurred
4. A description of the damage

Your claim will be processed and assigned an adjuster the day it is reported. An adjuster will contact you within 24 hours of the reported loss. Claims reported during weekends or holidays will be processed on the next business day. If your loss is an emergency, please inform the company representative, and your situation will be responded to on a rush basis.



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