

# Protect Property from Weather-Related Damage

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Winter weather takes a toll on houses, commercial buildings and other outdoor property, including fences, patios, pools and sheds. According to the Insurance Information Institute (III), winter storm damages exceeded \$2.1 billion in 2019, down from \$3 billion the year before. Weather-related damage may not be covered under a homeowners or commercial policy, making it even more important to prevent damage as much as possible. Helping clients with sound weatherproofing practices is another value-added service of the professional insurance agent.

There are many preventative measures that can be taken – preferably before the cold weather arrives. Outdoor plumbing and irrigation systems should be drained and insulated where feasible. Remove and drain all hoses. Most outdoor faucets have a local shut-off valve in the house, which should be closed, and the faucet turned on to get rid of the water. Shut off the faucet after draining – or at least before the shut-off valve is opened again in the spring as water in the pipes and faucet can freeze and expand, cracking the pipe or faucet. In the spring, check all outdoor faucets. Even if care has been taken to prevent freezing, cracks can still happen and may not be apparent until water is turned on again.

Tree limbs and shrubs that could break or fall under the weight of ice and snow and damage property should be pruned. This is especially important when property of others is in danger of being damaged. If a neighbor's property is damaged and the insurance company determines that proper maintenance and care could have prevented the loss, the claim might be denied. Pruning must be done at the proper time of year to avoid injuring the plant. Weather and other damage to trees and shrubs is

generally excluded under insurance policies, so proper care is important to protect the investment. Mulch and burlap or other wrap can protect plants from the cold. Fencing and repellents can keep animals from destroying prized plants.

Weather damage to in ground pools is generally not covered under insurance. Heavy snow and ice can destroy the cover. When possible, use a broom to remove the snow. A shovel can tear the liner creating a bigger problem. If there is standing water on the cover, a sump pump can be used to keep the water from freezing.

While some wooden or metal furniture is designed to be left outdoors, not everything should be. Plastic furniture, for example, can become brittle so it should be brought inside during colder months. Aluminum and wrought iron equipment can be coated to prevent rust.

Melting snow puts added strain on sump pumps. Care should be taken to ensure that the discharge end of the pipe is free of obstructions. Back up of sewers and drains and sump pump overflow are optional coverages and must usually be specifically added to the policy.

Gutters and drains should be checked and maintained at least annually to be sure they are secure and working properly. Annual roof inspections for all structures are also important. In areas with significant snowfall, it may be necessary to clear the roof. This must be done carefully to avoid damage to the roof or injury from falling snow and ice, or falling off the roof. A snow rake with an extendable handle can clear the roof



and gutters and prevent ice damming. It can also be used to knock down icicles to avoid injury to passersby. Heating coils can help melt snow from roofs and gutters. Proper attic insulation can also prevent ice buildup on roofs and gutters.

Clearing walks, driveways, patios and decks can also be a challenge. Salt is commonly used to melt the ice, but it can damage concrete and wood. In addition, the salt may be harmful to the environment as well as pets.

Storm losses not covered by insurance may still be tax deductible. Proper documentation is essential in the event of any property loss. Pictures of the damage as well as receipts or appraisals are a big help. Of course, everyone should maintain an inventory of their possessions that can be used as documentation in the event of any type of loss.

Proper maintenance is essential for any home or business owner to prevent or at least reduce damage from weather and other causes. Helping insureds understand the need for and develop such a plan is another value-added service of the true insurance professional.

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