



PREVENTING FROZEN PIPES

Increase precautions when the temperature drops

Temporary measures

- During extended periods of sub-freezing temperatures, increase thermostat settings to at least 60° F throughout the home to help ensure adequate temperatures are maintained in colder spots.
- Open bathroom or kitchen cabinet doors that run along outside walls so that warmer room air can circulate through them. If you have pets or children, be mindful of chemicals stored in the cabinets.
 - To prevent exterior faucets from freezing, shut them off from inside the home and drain remaining water from the pipes. Exterior irrigation systems should be winterized.
- Still water freezes faster than running water. During periods of low usage and on frigid nights, turn on a faucet at the highest point in the home. Keep the water stream low, so that only a small amount can trickle through pipes running through cold spaces.
- If the water meter is operating but your water is not running, you may have a frozen pipe. Once the pipe thaws, it could burst. If you discover a frozen pipe, close the main water shut-off valve and call a plumber immediately.
- If you're away from home for extended periods of time, turn off the water. This may not prevent frozen pipes, but it can significantly reduce the damage.

If you'll be away for an extended period during cold weather months, have someone check your home at least once a day. Make sure he/she knows the location of the main water shut-off valve.

Permanent measures

- Install an automatic shut-off system designed to stop water flow when a leak occurs. Contact your independent insurance advisor for additional information and a list of approved devices.
- Add several low temperature sensors to your central station alarm system. Place them in remote areas of your home.

If damage occurs

In the event of water damage, take the following steps immediately to minimize the impact:

- Locate the main water shut-off valve and close it.
- Call an emergency service restoration company to facilitate repairs and start the dry-out process.
- Move undamaged items away from the affected area.
- Contact your insurance agent, or in the event of an emergency, call AIG Private Client Group's 24/7 claims hotline: 888 760 9195. Fax all new loss reports to 866 858 1472.

For more information, contact your independent insurance advisor or visit www.aig.com/pcg.