

COLD WEATHER INFO FROM PHI GAMMA DELTA'S INSURANCE AGENCY, HOLMES MURPHY

During periods of extreme colder temperatures

- Service your furnace or boiler system—boiler pipes pose a particular risk in this weather.
- Keep furnace on and thermostat set at or above 68 degrees.
- Open the indoor faucets slightly to allow water to trickle as moving water does not freeze as easily.
- Leave the doors to cabinets that contain water lines open, this will allow heat to enter the area and help prevent freeze.
- Make sure that attic areas are well insulated to prevent the formation of ice dams.
- Respond to any leaks promptly to mitigate damage and prevent further harm.
- Make sure that appropriate chapter members know where the main water shut off is as well as any other water shut offs (e.g. around commodes), and that they are in good working condition.

Additional safety measures during colder months

- Clear all necessary snow and ice from sidewalks, fire escapes, and walkways which may result in a slip and fall hazard.
- Prohibit space heaters or ensure that your policies regarding space heaters are being followed. The National Fire Prevention Association reported that nearly 70% of home heating fires and deaths in 2002 were attributed to space heaters.
- Enforce a no-smoking policy or ensure that your designated smoking area is equipped with a fire-safe disposal system.

What are the benefits of being prepared for extremely cold weather?

- Avoid the expense and the time associated with a claim and restoring the damaged area
- With a large loss, you may risk having an uninhabitable house
- Water damage, when left unaddressed can lead to mold growth

For further information or questions regarding risk prevention and educational resources or materials, please contact [Bobbi Larsen](#), Education Consultant at Holmes Murphy, at 1-800-736-4327 extension 4178.