INSURANCE FEDERATION of North Carolina



NEWS RELEASE

For Immediate Release

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Take precautions this week as temperatures are expected to plummet

Raleigh, N.C. – December 22, 2022 – As a cold front sweeps across the U.S., temperatures in North Carolina are expected to dip well below freezing through the weekend, prompting Governor Roy Cooper to issue a State of Emergency.

With long durations of sub-freezing temperatures and only brief periods where temperatures may reach above freezing, there is a significant threat for frozen pipes across the state. Additionally, strong wind gusts could lead to power outages and downed trees. North Carolinians should plan to protect their homes against frozen pipes and other cold-weather problems.

"In this region, freezing temperatures can expose homeowners to a number of different risks," said Russ Dubisky, a spokesman for the Insurance Federation of North Carolina (IFNC). "Frozen pipes can burst causing thousands of dollars in damage, and the use of supplementary heat sources can increase the risk of fire or injuries."

IFNC offers the following tips to help protect your home this weekend and throughout the winter.

To help protect your home against fire:

- **Fireplaces/Space heaters:** Make sure you have at least 36-inches of clearance between the heat source and combustible materials such as bedding, furniture, books, and curtains. Also, make sure heaters are turned off when unattended and fires are completely out before you close the damper.
- **Fire protection equipment:** Make sure that smoke detectors and fire extinguishers are in good, working order.

In case of fire, your basic homeowner's, renter's or condo insurance policy will cover resulting damage, both from the flames and water used to put out the fire. Check with your insurance agent to make sure you have the proper amount of coverage to repair or replace your structure and personal belongings.

To help prevent frozen plumbing:

- **Keep the house warm.** Set the thermostat for at least 65 degrees, as the temperature inside the walls, where pipes are located, is substantially colder.
- **Keep a slow trickle of water flowing** through faucets connected to pipes that run through an unheated or unprotected space. Or, if your house will be unattended for long periods, drain the water system.
- Add extra insulation to attics, basements and crawl spaces. Well-insulated basements and crawl spaces will also help protect pipes.

Standard homeowners' policies cover winter-related disasters such as burst pipes, ice damage and wind damage caused by weight of ice or snow.

For more information from the Insurance Federation of North Carolina, or to schedule an interview, call (919)539-1375.