

DOES YOUR HOMEOWNERS POLICY RESPOND TO POTENTIAL WINTER CLAIMS?

I don't know about you, but enough already with the cold temperatures! By the time you read this issue, your thoughts may be turning to the upcoming boating season as March is around the corner. But first we must deal with the harshest months of the year. Our main concern regarding our homes is the potential for fire loss. However there are many other components to a homeowners policy that may cover situations you are unaware of. Let's look at some potential winter claims that could occur and see if your policy will respond with a claim payment. For this article I am referring to the most typical New York homeowners insurance policy form also known as "Special Form". Your policy form may either be more enhanced or more basic, but these causes of loss will give you a general idea of what to expect should you experience any of these situations.

FROZEN PIPES - Hopefully you have done all you can to avoid this by leaving water trickling through faucets where pipes are connecting through an exterior wall. In your kitchen it is also a good idea to leave the cabinet doors open under your sink to allow warmer air in the room circulate around the pipes and warm the area, if there is an exterior wall there. (Be sure to remove cleaning products children and pets could get into.) If you do have a frozen pipe that bursts and causes water damage, your homeowners policy should pay for the resulting damage the water causes, but not the repair of the pipe itself. If there is too much water for you to safely clean up yourself, and/or can't get it to stop, call a restoration company to do this professionally. The homeowners policy conditions require you protect property from further damage, so most likely the insurance company will pick up this charge, if your claim is covered. Take photos before you do anything if possible, and if you do call a restoration service or plumbing contractor, save receipts for any necessary immediate repairs. Water entering your home at ground level is generally not covered such as what originates outside relating pipes under the street not on your property.

FIRE - If you have a supplementary heating source such as a wood or pellet stove or are using your fireplace, be sure a contractor has cleaned or checked it recently. Be sure it is safely vented. Do not dispose of embers that have any heat and certainly not anywhere near your home, garage or any other structures or vehicles. Make sure your flue is open when using a fireplace and closed when not in use to avoid loss of heat through the chimney. Don't leave unattended or on while you are sleeping. Even the newer "safe" electric heaters could experience an electrical malfunction or tip over, causing a fire. Be in the room when using these supplemental heating sources. Regarding your stove, this is not a safe supplemental heating source. Even if electric, using the burners or oven to warm your kitchen is not safe.

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ICE DAM - When it gets warmer and you have an accumulation of ice and or snow on your roof and your gutters, the water that results from the melting can back up through the gutters and or shingles causing damage to the interior ceilings, walls and maybe even your personal property inside. These claims can be extensive, so any preventative measures you or a contractor can perform to clear the roof and gutters can minimize this type of damage. I had this situation at my own home and the water traveled throughout the entire living room ceiling, causing water to leak through several areas.

LOSS OF POWER - Frozen pipes can result from



this, so if possible, purchase generators to avoid such a drop in temperature in your home. Most policies will not include coverage for the loss of the contents of your refrigerator and/or freezer (depending on what the cause of power loss is), but you may be able to buy this coverage with an endorsement. However, there will be a deductible which sometimes can be less than the deductible that applies to all other property losses to structure and personal property.

WIND - Your policy includes windstorm coverage, subject to your deductible. So roof shingles, siding, patio



furniture and other outdoor items will have coverage if damaged by wind or that a tree causes that falls due to wind. If the wind is classified as a hurricane by the National Weather Service then your policy might have different deductible for this. Typically when a policy has a separate hurricane/ wind deductible it is 2% of the coverage limit for the structure of your home, which can be thousands of dollars! Check your policy to see if you have this, and if so try to get a quote from another company that does not impose this separate deductible. Also note that although the policy pays for the damage the tree causes, there is usually a limit of \$500.00 or \$1,000.00 to have the tree removed. Some more “deluxe” policy forms, such as Chubb has, will pay “whatever is reasonable”, which could be considerably more than \$1,000.00 depending on the size of the tree. Replacement cost coverage usually applies for the repair of the structure, without depreciation for age, but “other structures” on the premises such as sheds, garages, fences, etc. have coverage on an



actual cash value basis, with depreciation for age taken into consideration. Some more deluxe policies cover the “other structures” the same as your home, on a replacement cost basis.

PUFF BACK - Your furnace may malfunction causing soot to be released into the air. This uncontrolled explosion can damage painted walls, carpets, rugs, furniture and get into your closets ruining clothing and other personal property. These claims can be thousands of dollars also. Have a contractor regularly check your system, particularly if it is old to hopefully avoid this situation. Your policy should respond to this type of claim, subject to your deductible.

SLIP AND FALL - Your policy includes bodily injury liability insurance. What is your limit? Not only are you responsible for your piece of property you own, but most likely your village, town or city requires you keep the sidewalks clear of snow and ice. Apply salt to minimize ice, which can form long after a snowstorm through melting during the day and refreezing at night.



Hopefully the end will be near of this winter and we will be preparing, (at least mentally) for spring and the start of the 2018 boating season. In this extreme cold even winter sporting activities are hampered. I have discovered only one benefit to the below zero temperatures during the day. You can keep frozen food in your car for hours with no defrosting. If anyone else can come up with any other benefits, let me know! At Karas Insurance Agencies Inc. we have licensed insurance brokers with many years experience to answer your questions and provide no obligation quotes and coverage comparisons. We are a third generation independent insurance agency in business since 1973, representing many companies. Stuck inside? Dig out your policies and give us a call! In just a few minutes we can ask you the rating information questions we need to prepare a quote the same day for your for personal or commercial insurance. Or you can email me at cathykaras@karasinsurance.com.

Disclaimer: This article is for informational purposes only. Contact your own insurance company or agent for the specifics on your own policy.

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