



Tips for Preventing Frozen Pipes

With a little advanced planning, you can bolster your home's defenses when the temperature drops...

Temporary Measures

- During extended periods of sub-freezing temperatures, increase thermostat settings to a minimum of 60° F throughout the home to help ensure adequate temperatures are maintained in the coldest spots.
- Leave bathroom or kitchen cabinet doors that run along outside walls open so that warmer room air can circulate through them. If you have pets or small children, be mindful of chemicals stored in these cabinets.
- To prevent exterior faucets from freezing, each faucet should be shut off from inside the home, as well as any water drained from the pipe. Exterior irrigation systems should be winterized to prevent freezing.
- 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 any sections of pipes running through cold spaces.
- If you'll be away from home for an extended period during cold weather months, arrange for someone to check in at least once a day. Make sure he/she knows the location of the main water shut-off valve.
- If the water meter is operating but your water is not running, you may have a frozen pipe. Once the pipe thaws, there is a chance it could burst. If you discover a frozen pipe, call a plumber immediately.
- If you're away from your home for extended periods of time, turn off the water. This may not prevent frozen pipes, but it will significantly reduce the damage to your home should a pipe freeze.

Permanent Measures

- Install an automatic water shut-off system designed to stop leaking water when water accumulation is detected. Contact your independent insurance advisor for additional information and a list of AIG approved devices.
- Add several low temperature sensors to your central station alarm system. These sensors should be located in remote areas of your home.

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In the event of water damage to your home, the following are steps you can take to minimize its impact:

- Call an emergency service restoration company as soon as possible to facilitate emergency repairs and to start the dry-out process.
- Move undamaged items away from the affected area.
- Contact your insurance agent. If your agent is unavailable, or in the event of an emergency, call AIG Private Client Group's claims reporting hotline (available 24 hours a day/7 days a week): (888) 760-9195.
- Fax all new loss reports to (866) 858-1472.

If you have questions or would like more information on how to prevent or minimize the impact of losses, please call your independent insurance advisor. Or, contact Todd Triano, Vice President of Loss Prevention Services at AIG Private Client Group: (908) 679-3066; todd.triano@aig.com.

About AIG Private Client Group

AIG Private Client Group offers an extensive range of risk management services, including loss-prevention expertise for owners of fine homes, management of art collections and personal security consultation.

In addition, AIG Private Client Group provides comprehensive insurance products and services to help meet the unique risk management needs of high net worth individuals and their families. Our portfolio of insurance products includes excess liability, homeowners, excess flood, automobile, private collections, kidnap and ransom, aviation and yacht coverage.

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70 Pine Street, 21st Floor . New York, NY 10270 . www.aigpcg.com

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