

Insurance 101

Taking Off for Warmer Weather?

If you're leaving your home alone this winter, you may want to take some precautions before you take off.

"It's critical that owners prepare their home if they're planning to leave it vacant for an extended period," says Mick Zondory, Assistant Vice President, Property Claims, Kemper Personal Insurance. "Otherwise, when they get back, they could be faced with an unpleasant surprise, such as significant damage from a frozen and burst pipe."

Mick recommends these steps:

Set and steady. The thermostat should be set to at least 55 degrees and interior doors should be left wide open to maintain the temperature throughout the house.

Stem the flow. Turn off incoming water at the main supply point. This just takes a few moments and it can prevent a small leak from becoming a really big one.

Run on empty. Open all faucets in the home, including outside faucets and spigots to drain the lines. Also, drain toilet tanks, the water heater (turn off the gas or electric supply first) and if on a well and pump system, the expansion tank. Also, to eliminate the water in drain traps (including toilet bowls), pour in an "RV" type antifreeze solution.

Plug it up. Close sink and tub drains to prevent water in the P-traps from evaporating.

Clean and clear. Clean out your refrigerator, turn off the ice maker and drain the line (close the valve to the icemaker line if one is installed). Remove from your home bottled water, sodas, canned goods and other items that could freeze and explode.

Seal it shut. To keep the cold air out of your home, seal any cracks around doors, windows and foundations, and ensure the fireplace flue is closed.

Power down. Unplug all electrical items, such as appliances, electronics and chargers.

When you get back home and turn the water back on, if it doesn't begin flowing through faucets or toilets, a freeze may have occurred and there could be a potential pipe fracture somewhere. It's best to bring in a professional to inspect and repair.

If you're going away—or even if you're not—consider adding Equipment Breakdown coverage to your Kemper Prime HomeSM policy. It can protect you against unexpected repair or replacement costs for a wide range of equipment—from refrigerators to computers to central heating systems—due to an electrical, mechanical or pressure systems breakdown. Ask your Independent Agent about it today.

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