

LET'S NOT REPEAT 2017-2018 WINTER WEATHER TRENDS

\$3.8 MILLION PAID
50 CLAIMS REPORTED
AVERAGE 6 DAYS TO REPORT
AVERAGE CLAIM COST \$76,000

RISKS DUE TO WINTER PERILS:

- No oversight to the property resulting in damage found later
- Risk of unexpected displacement
- Running out of fuel or the pilot light on the furnace blowing out
- Windows and doors not closed/ functioning properly
- Not performing needed maintenance on heating systems or boilers
- Well-intentioned member turns off the heat to save expenses
- The Facility is not adequately insulated- interior part of the property has better heating than the exterior
- Property premiums increase, because of these claims, which every member helps to pay
- Frozen pipes create breaks in the plumbing system, causing catastrophic water damage once the water thaws

PROTECT YOUR HOME:

- Keep the heat on. Set the thermostat at or above 60 degrees during the winter months
- Conduct daily walkthroughs throughout the house over extended breaks. Make sure the person doing the walk through knows the emergency contacts and how to turn the water off
- Check all windows and door to ensure they are closed tightly
- Hire a professional property management company to help maintain and secure the property
- Turn off and drain the plumbing system
- Make sure you have enough fuel for the winter months
- Consider installing a water detection/heat monitoring system like PipeBurst Pro
- Open the indoor faucets slightly to allow water to trickle. Moving water does not freeze as easily
- Leave the doors to cabinets that contain water lines open; this will allow heat to enter that area
- Download the Winter Break Checklist at www.holmesmurphyfraternal.com

If you suffer an unfortunate loss, ServiceMaster Disaster Services has a dedicated telephone line (888-927-4877) for our customers and is ready to respond 24 hours a day 7 days a week .

DON'T LET WINTER WEATHER FOOL YOU!

COMMON WINTER WEATHER MISCONCEPTIONS

FACT OR FICTION



I have never had a claim, winter weather won't impact my property.

- **FICTION:** Many first claims are due to freezing temperatures. It is important to take measures to protect your home. Take time to point out where the main water shut off is located.

FACT OR FICTION



Turning the heat off will help save us money in the long run.

- **FICTION:** Some students believe that turning the heat off over winter break can help save money, but if you have a loss you may be responsible for part of the damage.

FACT OR FICTION



I think my property may be in danger of winter perils, but I don't have any resources.

- **FICTION:** HMA offers many resources. We have a winter break prep webinars, check sheets to help closing down for winter break easy, and you can always talk to one of our experts.

FACT OR FICTION



Only certain states have to worry about winter weather.

- **FICTION:** Freezing temperatures expand further than you may think. Last year, freeze claims were reported in 21 different states, as far south as Texas. Pay attention to your local weather.

FACT OR FICTION



Planning ahead and assigning someone to check the property each day can help minimize a loss.

- **FACT:** Facilities that have someone walking the property daily can recognize an issue before it is a problem. If there is a problem, this person can get help immediately.