

Winter Break Trends Not Worth Repeating

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 or functioning properly.
- Facility is not adequately insulated: interior part of the property has better heating than the exterior.
- Not performing needed maintenance on heating systems or boilers.
- Well-intentioned member turns off the heat to save expenses.
- Frozen pipes create breaks in the plumbing system, causing catastrophic water damage once the water thaws.
- Property premiums increase, because of these claims, which every member helps to pay.

DON'T REPEAT 2022 WINTER BREAK TRENDS

OVER THE COURSE OF 3 DAYS:

- \$5 MILLION IN CLAIMS
- 70+ CLAIMS REPORTED
- AVERAGE CLAIM COST: \$72,000

PROTECT YOUR PROPERTY:

- 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.
- Hire a professional property management company to help maintain and secure the property.
- Turn off and drain the plumbing system.
- Check all windows and doors to ensure they are closed tightly.
- Make sure you have enough fuel for the winter months.
- Consider installing a water detection/heat monitoring system like PipeBurst Pro.
- Turn on 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.

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.



Winter Fact vs. Fiction

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. However, 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 winter break prep webinars, check sheets to help close down for winter break easily, and you can always talk to one of our experts.

FACT OR FICTION



Only certain states must worry about winter weather.

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

FACT OR FICTION



Planning ahead and assigning someone to check on 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.



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