



Avoiding Frozen Pipes Claims



When water freezes it expands in volume by nine percent, so if the water pipes in a home freeze the pressure can build up until the pipe ruptures. When the water in the pipe melts it will shoot or pour out of the new hole(s). That's when the plumbers, water mediation specialists and, remodelers are called in.

When pipes freeze and then thaw it can result in [multiple frozen rooms](#), [upper window icefalls](#), or [septic system woes](#). New construction [isn't safe](#) from freezing pipes and areas that don't normally get prolonged freezing weather [such as east Texas](#) can be especially vulnerable. CPVC & PVC are more flexible than copper and thus can withstand more pressure but are not immune to it as [this study on freezing](#) shows quite dramatically.

AIG has a [new information flyer](#) you can send to your clients to help them avoid becoming a victim of a frozen pipe rupture. An ounce of prevention is worth a pound of claims. AIG's Private Client Group homeowner coverage is available for dwelling replacement cost coverage valued at \$500k or more in most states.

Included and/or available are:

- Guaranteed replacement cost - included
- Back-up of sewers and drains - included; up to dwelling value
- Business property - up to \$25,000
- Deductible options - up to \$100,000 available
- Primary flood - available
- Equipment breakdown - available
- Identity fraud restoration expenses, ATM robbery, and financial fraud, embezzlement or forgery - available
- Traumatic threat or event recovery - available
- Green rebuilding expenses - available
- Waiver of deductible on losses over \$50,000 - available
- Replacement cost cash out option - included
- Lock replacement - included; no deductible
- Food spoilage - included
- Loss prevention devices following a claim - included; up to \$2,500 available

AIG's Private Client Program is available to registered members in all states. Check out www.bigmarkets.com and click on **Affluent Program - New Business** to learn more!