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## Bag Burst Pipes

Sorry for the bad word-play in the title, but let's consider, why do pipes burst? There are four main causes:

- Frozen pipes
- Moving pipes/Water hammer
- Water pressure
- Corrosion

There are also accidental punctures but those are not usually covered.

An ounce of prevention is worth a pound of claims. After a pipe bursts the sooner the water is shut off the less damage is done. AIG has put together a [list of water shut-off devices](#), pre-approved for a discount, that will detect a sudden leak and shut off the water. Some of these devices will also detect a slow leak which is important because like accidental punctures, it is not usually covered under most homeowner policies.



### Extremely Cold Temperatures

Cold weather can cause serious issues when it affects the water supply pipes in your home. Although cold temperatures generally cause things to contract, ice has more volume than water so instead it expands in volume by nine percent. If the water pipes in a home freeze the pressure can build up until the pipe ruptures at a weak joint or right out the side of the pipe wall. That's when the plumbers, water mediation specialists, and remodelers are called in.

One way to prevent water pipes from bursting during extreme cold is to turn on your faucets to allow a slow but steady stream of water to escape. This will keep water moving through the pipes and, most importantly, prevent pressure from building up inside. To prevent frozen pipes, insulate exposed water supply pipes with foam pipe sleeves and don't allow the temperature in the house to fall below 55 degrees Fahrenheit. Open cabinet doors below sinks to allow warm air to circulate around pipes

When pipes freeze and then thaw it can result in [multiple frozen rooms](#), 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 an [informational flyer](#) you can send to your clients to help them avoid becoming a victim of a frozen pipe rupture.

### Movement/Water Hammer

If water pipes aren't secured, they can sometimes move around inside the walls whenever water is suddenly turned on or off, usually by a toilet, dishwasher or washing machine. If you've ever heard pipes clanging inside walls or floors, it's called [water hammer](#). The pipes move back and forth and gradually can weaken joints until one fails and allows pressurized water to escape. The resulting damage can be catastrophic and expensive. In most home plumbing air chambers called [dampers](#) are deliberately added to absorb the shockwave but over time the air is absorbed into the water. The cheapest fix is to restore the air in the dampers by shutting off the water and draining the system by opening spigots at the lowest and highest points, then closing the spigots and turning back on the water. Other fixes involve installing slower closing valves or lowering the water pressure.

### Water Pressure Issues

A significant increase in the water pressure can lead to a burst pipe or a failed plumbing fixture such as a faucet or toilet. As pressure increases, the pipes won't be able to contain it, causing a rupture. Ironically a leaking faucet or toilet may have been caused by high pressure but is allowing the excess pressure to bleed off. Once fixed the excess pressure

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*The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.*



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looks for the next weak spot. If a series of water valves fail in succession check the water pressure by attaching a pressure gauge to a sink spout and turning on the faucet. The water pressure in most homes is between 40-50 psi and should not usually exceed 60 psi. If the water pressure is too high, a plumber can install, or more likely replace a pressure reducing valve or an [expansion tank](#) to keep it at safer levels. Just replacing the leaking valves without correcting the excess pressure only increases the likelihood that the next rupture will be mid-pipe and probably behind a wall or ceiling.

### Corrosion

Pipes are meant to last a long time, and the vast majority of them provide many decades of reliable service. However, that doesn't mean pipes will last indefinitely. Sometimes years of slow building corrosion will cause a pipe to fail. Corrosion can be caused by a pH imbalance in the water, a minor issue at first that over time becomes more and takes its toll on water pipes. If you have hard water and your water supply pipes are made of galvanized iron, the minerals inside the water slowly wear down the galvanized coating (which itself can cause dangerous lead poisoning) and expose the iron pipe beneath. In time, the iron turns to rust (iron oxide) and gradually narrows the diameter of the pipe so that water can barely get through the pipe. Your pipe may burst, or it may just close itself off and prohibit water flow altogether.

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- 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

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