

Chill Out with AIG Winter Tip Sheets



A [cold snap](#) (that originated in Siberia!) is hitting large portions of the country, leading to canceled flights in the upper Midwest and even causing an airplane to [slide off a runway](#) on landing.

Icicles are a beautiful and iconic symbol of winter, often reproduced in crystal, plastic, and as lights as decorations on trees and houses. Icicles are both beautiful and dangerous at the same time. Icicles hanging from a gutter may be a sign of a much bigger problem, especially during times of the daily temperature being around freezing. Inadequate insulation and poor airflow can cause escaping heat to collect in the attic, which can melt the underlying snow closest to the top of the roof. The water runs down until it reaches the unprotected eaves and gutters where it refreezes before it can go down the spout. When enough ice accumulates it can actually prevent subsequent water from reaching the cooler section and refreezing. This water can then back up under shingles and start working its way into the house as [diagrammed here](#).

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 pipes rupture. 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 must be called in. CPVC & PVC pipes are more flexible than copper and thus can withstand more pressure, but are not immune to problems as [this study on freezing](#) shows quite dramatically.

AIG has flyers you can share with your clients to help them prepare for winter. Check out this piece on [how to avoid an ice dam](#), and [this piece containing winterizing tips](#). An ounce of prevention is worth a pound of claims. AIG's Private Client Program is available to registered members in all states.

Included 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

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