Sandy Victims Should Winterize Their Homes

Coverage Can Exclude Frozen & Burst Pipes, If Precautions Aren't Taken

With winter's freezing temperatures rapidly approaching, insurance experts are advising victims of Hurricane Sandy to act now to winterize their homes to avoid further damage that won't be covered by their homeowners policies.

Many victims have moved out of their homes because of damage or because they are still are without electricity and heat. It is imperative that they take appropriate steps to winterize their homes immediately, warns consumer advocacy group United Policyholders UP) and Jonathan Wilkofsky, an attorney who specializes in representing insurance consumers and serves as Executive Director and General Counsel to the New York Public Adjusters Association NYPAA).

"Homeowners policies specifically exclude coverage for freezing and bursting of pipes if the home is vacant, or if there is no heat in the structure, unless the owner properly drains the water pipes and shuts the main. If this is not done, the resulting damage would likely be excluded by the homeowner's carrier, adding to the insured's devastation. That's why we recommend draining all pipes and shutting off the main water supply now," said Wilkofsky.

"People are overwhelmed and struggling to get on the road to recovery. The last thing they need is another insurance headache. They need to be alerted so they can take the necessary precautions." said UP Executive Director Amy Bach.

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Source: https://uphelp.org/sandy-victims-should-winterize-their-homes/ Date: April 26, 2024