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Preparing Hoosiers for a severe winter

Last winter, brutal winter wreaked havoc on houses across Indiana, totaling hundreds of millions of dollars in damage caused by record-breaking snowfall and bitter temperatures. Meteorologist and weather services are already predicting that the upcoming weather will arrive sooner than last year and has the potential to be even more severe.

“It was a historic winter, and that devastated homes across Indiana, producing a substantial increase in insurance claims,” said Marty Wood, President of the Insurance Institute. “Insurers are reporting the highest number of winter-related home claims they’ve seen in the past ten years. One of the state’s largest insurance companies reported that claim occurrences for freeze damage were up more than 74%.”

Wood said another large insurance company, which reported an estimated \$60 million in winter-related home claims in Indiana during 2013, is now projecting a 35% increase in winter home damage payouts for 2014.

Record breaking extended sub-zero temperatures and snow falls over 65 inches in areas of Indiana turned many minor home issues into more urgent repairs caused by settling and shifting around a home’s foundation.

Each winter, the moist clay soil around a home freezes and expands. This puts extra pressure on the house’s foundation occurs when the moist clay soil around the home freezes and expands. which is normal.

However, last winter’s extreme temperatures and snowfall caused the frost line (the depth to which groundwater in soil is expected to freeze) to extend deeper than normal. The soil expanded past its normal limits, increasing pressure. The increased pressure caused some home foundations to slightly heave upward, resulting in cracks and other problems throughout the houses.

Many home insurance policies will cover winter-related damage, as long as insured homeowners can show that damage was the result of a specific event – like a winter storm – and not caused by a failure to do proper home maintenance.

“Hoosiers know how to handle harsh winters, but this upcoming winter is looking like it will test houses throughout Indiana. Before this weather hits our state, home owners need to check with their insurance agent or company to make sure their home is properly covered for this risk. Preparation is also key, take care of any minor damage before the winter turns a weekend fix into a full blown nightmare,” said Wood.

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