



# NEWS RELEASE

**RALPH HUDGENS**  
COMMISSIONER OF INSURANCE  
SAFETY FIRE COMMISSIONER  
INDUSTRIAL LOAN COMMISSIONER

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## FROZEN PIPES? YOUR HOMEOWNERS COVERAGE MAY HELP

**Atlanta** -- With freezing temperatures and a wintry mix in the forecast, Insurance and Safety Fire Commissioner Ralph Hudgens wants to remind Georgians that if their homes are damaged by the extreme cold, they may get financial relief through their homeowners policies.

"Depending on the source of the property damage, you may or may not be covered," Hudgens said. "Here's what a typical homeowners policy may pay for":

- Repairing damage to internal plumbing caused by freezing will generally be covered by your homeowners policy. The policy should also pay for damage to carpeting, furniture, and other belongings caused by your own pipes freezing.
- However, damage from water entering your home from an outside source, such as a broken water main, may not be covered. Damage from external waters may be classified as "flood" or "seepage," which is not covered by a standard homeowners policy.
- If you live in an apartment or condominium, and water from an upstairs neighbor's pipes damages your property, you will be covered under your own renters (or condo owners) policy. If you don't have such coverage, the neighbor's liability policy may pay for your damage, but only if you can prove the neighbor was negligent.
- Repairs to frozen pipes on your property but not in the home, such as in your yard, are not covered by standard homeowners insurance.

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