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BULLETIN

Winterizing Vacant Properties

(Please forward to property manager)

This bulletin is being provided as we approach the winter season to alert you to the potential for damage to properties caused by freezing pipes.

Damage caused by freezing is covered **if** reasonable care has been taken to maintain heat or shut off the water supply AND drain the system and appliances of water. The following are suggested procedures:

1. **Check property records now** to make sure vacant properties are identified and winterized **before the cold weather arrives**.
2. If heat is maintained, make certain you **have evidence that utilities were notified** to send bills to you. If oil heat or propane heat is used, **arrange written contracts for automatic refills**.
3. If heat is not maintained, perform the following:
 - a. Dry Heat Systems - thoroughly **drain all water** piping and the hot water heater. Open all faucets and valves during the process and close after completion. Place adequate **antifreeze in fixture traps** including toilet bowls and tanks.
 - b. Wet Heat Systems - follow procedures above. Also **drain the boiler system**, opening the radiator vents during the process.
 - c. Radiant Heat Systems - follow procedures above. Also **drain the heater** and heat piping and blow dry using compressed air. Adequate antifreeze should be put in radiant piping.
4. **Make frequent visits**, at least monthly, to **make interior inspections** and check conditions of any operating equipment.
5. **Keep written records** available in a convenient place to verify your actions to the insurance company representative should a loss occur .

We are occasionally asked about reasonable care as limited by law prior to the foreclosure. Similar to FHA requirements, mortgagees are expected to exercise the same level of diligence and prudence in protecting vacant property that would be provided if they could look only to the security for recovery. If payment is not received within 45 days of the due date, and the mortgagor cannot be reached, you should make a visual inspection to determine whether the property is vacant. If vacant,

reasonable action must be taken to protect the property if such action does not constitute illegal trespass.