



Keep your vacation home water tight all year

Seasonal and vacation homes are at greater risk of water damage due to prolonged periods of inoccupancy. Undetected, the amount of water damage from a water leak in a secondary home compared to your primary home can be astronomical.

Water is the top preventable cause of damage to American homes — more than fire and theft. However approximately one in every 55 insured homes has a water/freezing claim each year.¹ With proper maintenance and oversight, you can reduce your risk of experiencing an extremely inconvenient loss from water damage to your secondary home.

Nationwide Private Client risk solutions professionals recommend the following tips to help prevent water damage:

- Keep your thermostat set at no less than 60 degrees Fahrenheit during winter months.
- Hire a professional caretaker or contract with a local building contractor to check on your vacation house daily to make sure the temperature is warm enough to keep pipes from bursting.
- Consider shutting off the water and draining the plumbing system before leaving your home for extended periods of time.² Drain water lines to faucets and toilets.
- Enhance your central station alarm system to include temperature monitoring. Your alarm company will notify you or your caretaker if the temperature in your house falls below a pre-determined limit.
- Consider having a wireless and programmable thermostat, such as Nest, installed as a lower cost option for temperature monitoring. This device can communicate the temperature at your vacation home with your smart phone.
- Consider installing an emergency electrical generator to operate the heating system when the power fails during winter storms.
- Enhance your central station alarm system to include water flow monitoring. Nationwide Private client policyholders have access to Water Security Solutions to install these systems. Contact your agent for details.
- Contact your agent to schedule a Risk Solutions infrared inspection. Our certified Level 1 thermographers can inspect your house looking for potential gaps in insulation near pipes which may cause freezing during the winter months. This is a complimentary service to eligible Nationwide Private Client policyholders.

If you have any questions, please contact your agent or Nationwide Private Client risk solutions professional. For more information on how you can help prevent losses from water damage, visit nationwide.com/solutionseries.

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect you and your family.

¹iii.org/fact-statistic/homeowners-and-renters-insurance

²Seek guidance of a professional plumber if you have either a forced hot water heating system or an interior fire suppression system

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