AL ELITE

FREE CHECKLIST · FROZEN AND BURST PIPES

Frozen Pipe Emergency, Claim & Repair Checklist

Thaw safely or shut off fast, log the damage for the insurer, compare plumber quotes on the same lines and finance only what insurance doesn't pay.

INSIDE

- First-hour thaw and shut-off steps
- Plumber quote comparison
- Prevention checklist
- Damage and claim log
- Insurance vs financing worksheet
- Lender questions

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First hour: thaw or shut off

If frozen (no water, no leak)

- [ ] Faucet opened (hot and cold)
- [ ] Frozen section located (exterior wall, crawlspace, garage, under sink)
- [ ] Warmed gently from the faucet end: hair dryer, heating pad, warm towels; no flame
- [ ] Cabinet doors opened; other cold faucets dripping
- [ ] Heat turned up and kept on
- [ ] Plumber called if the section is in a wall or can't be found

If burst (water where it shouldn't be)

- [ ] Main water valve shut off (location: _____)
- [ ] Water heater turned off
- [ ] Electricity off near water
- [ ] Faucets opened to drain lines
- [ ] Photos taken before moving anything
- [ ] Water removal and drying started; receipts kept
- [ ] Plumber called, then insurer notified

Damage and claim log

DATE AND TIME DISCOVERED

OUTDOOR TEMPERATURE / THERMOSTAT SETTING

Insurers ask whether heat was maintained

LOCATION OF THE PIPE

CAUSE STATED BY PLUMBER

Ask for it on the invoice

INSURER AND POLICY NUMBER

CLAIM NUMBER AND DATE FILED

DEDUCTIBLE ($)

ADJUSTER NAME AND PHONE

Damaged item / area	Photos taken? (Y/N)	Estimated cost	Covered? (per adjuster

Keep

Plumber's invoice with cause, remediation invoices, receipts for fans/dehumidifiers, photos of the pipe before repair and of every damaged area.

Plumber quote comparison

Line	Plumber 1	Plumber 2	Plumber 3
Company and licence #			
Call-out / emergency fee			
Thaw or repair price			
Opening and closing walls			
Other sections to insulate / reroute			
Pipe material (copper, PEX, galvanized, PB)			
Repipe recommended? Price			
Permit and warranty			
Weekday vs after-hours price			
Cash price			
Financed price (if different)			
TOTAL			

What insurance pays, what you finance

A	Plumber + remediation + repairs total	
B	Insurer's approved payment After the deductible	
C	Savings you'll put in	
D	**Amount to finance = A − B − C**	

Offer	APR incl. fees	Term	Monthly	Total repaid	Soft pull?
Plumber's plan					
Independent lender 1					
Independent lender 2					
0% card (if clearable in time)					

Rule of thumb

Small amounts, short terms. A $3,000 repair over 24 months costs far less in interest than over 60.

Prevent the next one, and decide

- [ ] Exposed pipes insulated (foam sleeves / heat tape)
- [ ] Exterior hoses disconnected; spigots drained
- [ ] Thermostat minimum 55°F, low-temperature alert set
- [ ] Gaps near pipes sealed
- [ ] Leak sensor or smart shut-off installed
- [ ] Shut-off valve labelled and the household knows where it is

Questions for every lender

- [ ] What is the APR including fees, and is the rate fixed?
- [ ] Is there an origination fee, and is it deducted from the loan?
- [ ] Is any promotional period deferred interest or waived interest?
- [ ] Is there a prepayment penalty?
- [ ] Does checking my options use a soft or hard credit inquiry?

DECISION, DATES AND NOTES

Ready to compare plumbing financing?

alelitefinancing.com/plumbing-financing/ reaches lenders who fund plumbing repairs and repipes in your state, soft-inquiry options first. Or call (888) 968-0079.