



# SAFETY BULLETIN

## *PREVENTING WATER DAMAGE FROM FROZEN PIPES*



### PREVENTING WATER DAMAGE FROM FROZEN PIPES

Winter preparedness plans are an important part of a business's overall risk management plan to prevent large property losses and even potential business interruptions. According to Property Claims Services, winter storms cause an average of \$1.5 billion in direct property damage each year. Damage resulting from frozen and burst pipes is one of the biggest and most costly reasons.

# PREVENTING WATER DAMAGE FROM FROZEN PIPES

## *PREVENTING A PIPE FREEZE EVENT*

The following are prevention strategies that can help prevent or reduce the outcome of a pipe freeze event:

- Inspect the building to determine if additional insulation is needed. The following are common areas of a building that are the most susceptible to freezing:
  - Attics
  - Basements
  - Crawl spaces
  - Exterior walls
  - Warehouses/Isolated storage areas
- Inspect and test building systems to include:
  - Boilers
  - Furnaces
  - Hot water heaters
  - Temperature monitors
  - Water detection devices
  - Water flow meters
- Protect fire suppression systems
  - Antifreeze for fire sprinkler system should be tested for the proper concentration
  - Dry pipe fire sprinkler systems should be fully drained

*Note: Fire protection systems are dependent on the ability of water to freely flow when activated. Wet piping systems that are subject to cold temperatures must be sufficiently heated to prevent freezing; therefore, it is imperative to properly maintain the fire protection systems to ensure that they will work when needed.*

- Consider conducting an infrared survey to identify air drafts and other vulnerable areas to freezing exterior temperatures.
- Seal the building envelope with caulk, spray foam sealant, or other materials to keep cold drafts out.

- Insulate and/or provide approved heat tracing for water-filled pipes located in exterior walls or unheated spaces. (Note: To reduce the risk of fire, use only UL listed heat tracing and ensure that they are in good condition).
- Keep water lines warm and moving.
- Drain any piping that is not required during the winter months.
- Consider purchasing the following monitoring and/or sensing devices:
  - Temperature monitoring devices for the building
  - Water flow monitoring and shutoff devices
  - Water leak sensing and shut-off devices

*Note: some devices can be configured to existing building alarm systems and send real-time alerts which can be controlled on-line or by a smart phone app)*

---

## CONCLUSION

---

A modest investment in time and resources can help prevent a large loss or business interruption from pipe freeze, breakage, and water damage.

---

If you or your staff have any questions concerning this important Safety Bulletin, please contact us today.



**RICH POWERS, ARM**

Executive Vice President, Risk Services  
American Specialty Insurance & Risk Services, Inc.  
rpowers@americanspecialty.com  
260.755.7251 Direct  
260.341.7989 Mobile