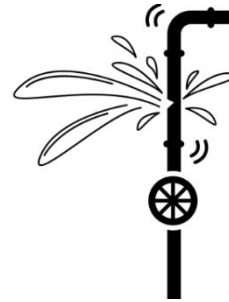




If freezing weather or a winter storm is imminent:

- **Turn up the heat to above 55 degrees on all thermostats.**
- **Prop open room doors and cabinet doors** beneath sinks to keep heat circulating throughout the building.
- **Let faucets drip** to keep water moving inside pipes.
- **Locate your water supply valves.** If a pipe bursts, time is critical. Know where valves are located for all buildings. Keep the tools to close the valves nearby. Be sure to include areas with baptisteries, laundry rooms, and water heaters in your search.
- **Prep the generator.** The goal is to maintain heat in the building, even if a big freeze takes down power lines.
- **Clear gutters of debris to allow melting snow to drain.** Obstructions cause “ice dams” that block drainage and damage your roof. Check drains on flat roofs and remove leaves and other material.
- **Get to know your sprinkler system.** Monitor your systems using a central station that provides early detection of a pipe failure. Make sure to maintain the temperature in the control rooms.
- **Check your buildings frequently** during cold spells.



Why frozen pipes can cause substantial damage:

Frozen water expands and can cause water leaks or full breaks. It could be hours or even days before you are aware of the problem and after the damage has occurred.

Does setting the building thermostat to 55 degrees ensure no pipes will freeze?

Not necessarily. Depending on the insulation and flow of heat, parts of the building can still reach freezing temperatures. These areas include attics, crawl spaces, and exterior facing walls.

How can you check the temperature of these higher risk areas?

Check the areas with a thermometer on a cold day to determine the difference in temperature from the thermostat. Adjust the temperature above 55 degrees as needed. Also, consider wireless monitoring devices such as those by [Notion](#).

Updated January 16, 2024. The information provided in this article is intended to be helpful, but it does not constitute legal advice and is not a substitute for the advice from a licensed attorney in your area. We encourage you to regularly consult with a local attorney as part of your risk management program.



What should you do if a pipe has burst?

Close the water supply closes to the break. If it's not clear where that is, turn off the main water line to the building. Post instructions and educate those who work in the building where the shut-off location is and how to close it.

Can I unfreeze pipes?

A water line coated in frost or bulging is a sign it's frozen. You may also notice the flow of water at a faucet is reduced or toilets won't refill following a flush. To unfreeze, first shut off the water supply to that section of plumbing or the entire building if necessary. Use a space heater, heat lamp, or hair dryer to thaw the frozen length of pipe. You can also wrap the pipe in heat tape. Don't use propane. Be prepared with cleanup supplies in case water is released.

What are longer term solutions to help prevent frozen pipes?

- During your regular pre-winter maintenance, seal cracks and any penetrations into the building, as well as windows and doors. Check insulation annually and add more as needed.
- Make sure there is sufficient heat in exterior walls with water lines.
- Wrap pipes in insulation although remember that a cold-water pipe will have limited heat it can retain if it's in a very cold area. For better protection consider [Heat Tape](#) or [Coils](#).
- Consider an [automatic water valve shut-off system](#) such as those offered by FloLogic or Water Hero.

Final Thoughts

Water damage claims can damage your property and your access to favorable insurance rates. According to the Insurance Information Institute, water damage accounts for an average of 20% of property insurance claims. This can lead to significant financial losses in terms of repair costs and lost productivity. Take steps now to prevent damage to your property.

