

RISK MANAGEMENT

FROZEN PIPES

Water expands when it freezes and when it is located within piping, metal and/or plastic, the expansion increases the pressure on the piping resulting in broken pipes. Water piping located outdoors (i.e. hose bibs, irrigation lines, swimming pool lines, etc.), indoors on exterior walls, attics or in unheated garages are the most susceptible to freezing. Once temperatures rise and the ice begins to thaw, the piping that was compromised could result in a high pressure water stream causing damage to walls, furniture and anything within its path.

To help mitigate potential damage from frozen pipes, the follow steps can be taken if you suspect frozen pipes (before the thaw):

1. Investigate/Test

- Locate the shut off valve for the water supply to the building.
- Turn on the faucet, if only a trickle of water is coming out, then it's likely you have ice within the piping. Check all faucets in your home and/or business.
- Have buckets and towels ready to respond to leaks.
- Check attics and crawl spaces for water sources (i.e. water tanks, piping, etc.).
- Walk around the exterior of the building and look for any evidence of water collecting/fl wing around the perimeter of the building that would indicate a water line break under the building.
- If there are water features (i.e. swimming pools, fountains, etc.) on the property, check for evidence of underground pipe leaks and inspect any visible piping for obvious signs of damage.

2. Discovery of a Frozen Pipe

- Have buckets and towels ready to respond to leaks.
- Leave faucets running as this will help melt the ice within the piping.
 - If no water is coming out of the faucet, you can relieve the pressure in the piping by turning all faucets on the system on and leaving them on.
- If you have power, you can also do the following on accessible piping, in addition to the above:
 - Check heat trace if installed to ensure it is working.
 - Use a hair dryer or heating pad to thaw the piping where the ice blockage is located. Start at the faucet and work your way back along the piping towards the main supply. **DO NOT** use open flames, orches, space heaters or heat gun to thaw piping.
 - Turn the thermostat in the building up to raise and maintain the temperatures above 40 °F. Open up cabinets to expose piping to the heat of the building.



Mitigating potential damage from frozen pipes (continued)

3. Discovery of a Burst Pipe

- Locate the shut off valve for the water supply. If you are unsure where the ice/broken pipe is located, or there are multiple, then shut off the main valve entering the building.
- If you cannot locate the shut-off valve, but can find the water meter, then shut off the water at the meter.
- If you cannot locate the meter then contact the property manager, a plumber or the local water department to assist in shutting off the water. Be sure to convey that you have a burst pipe so they understand the urgency but be patient because there will be many in the same situation.
 - For homeowners, check with your neighbors, they may know where the shut-offs are located.
- Relocate any high value or irreplaceable assets to areas where they will not be susceptible to water damage. Elevate off of the ground at a minimum.

4. Reporting a Claim:

- Take pictures of damage
- Contact a remediation company to mitigate damages, if needed
- Make any 'temporary' repairs
 - Do not make permanent repairs until the loss is reported and inspected by an insurance adjuster.
- Please retain the broken pipe if replaced.
- Please make a list of any damaged contents.
- You can call our Risk Strategies "Claims Hotline" at: 1-800-363-0067 or email us at claims@risk-strategies.com to report a claim.

Want to Learn More?



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