

RISK MANAGEMENT

Frozen Pipe Best Practices and Insurance Claim Tips



To help mitigate potential damage from frozen water pipes, take the following steps if you suspect frozen pipes (before they thaw).

1. Investigate/Test

- Locate the shut-off valve for the water supply to the building or affected pipe and turn it off.
- Turn on the faucet fed by the affected pipe. If only a trickle of water comes out, you likely have ice within the piping. Check all faucets in your business.
- Inspect unheated 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 or flowing around the perimeter of the building that would indicate a water line break outside or under the building.
- Examine any water features on the property (i.e., swimming pools, fountains, etc.) for evidence of underground pipe leaks. Inspect any visible piping for obvious signs of damage.

2. Discovery of a Frozen Pipe

- Have buckets, towels, and mops 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 on all faucets in the system and leaving them on.
- If you have power, you can also do the following on accessible piping:
 - » 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, torches, space heaters, or heat guns to thaw piping.
 - » Turn the thermostat in the building up to raise and maintain the temperatures above 40°F. If piping is in cabinets, open doors to expose piping to the heat of the building.



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 breaks, 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, 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 may be many in the same situation.
- Relocate any high-value or irreplaceable assets to areas where they will not be susceptible to water damage. Elevate off the ground at a minimum.

4. Assessing Damage and Reporting a Claim

- Take pictures of the damage.
- Contact a remediation company to mitigate damage, if needed.
- Make any “emergency and temporary” repairs to mitigate damage and protect property from further damage.
 - » Do not make permanent repairs until you report the loss to your insurance company and an insurance adjuster inspects the damage.
- Retain the broken or frozen pipes or sprinkler heads, if replaced.
- Make a list of any damaged contents.
- Separate damaged from undamaged property.

Do not discard any damaged or destroyed property until an insurance adjuster has the opportunity to inspect. The most efficient way to start the claim process is for you to report your claim directly to your insurance carrier using the claim reporting contact information found on your policy or the carrier’s website.



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