

INSURANCE BULLETIN: FROZEN PIPES

Winter is here! Even some areas of the Country that do not normally experience freezing temperatures find themselves in the thick of it! When buildings are kept heated, pipes can still freeze if exposed to frigid air when routed through exterior walls or exposed to freezing drafts. When the building is occupied, the flow of water prevents freezing, but once water is not flowing for several days, pipe contents may freeze, expand and cause the pipe to burst. Other kinds of leakage through roofs, walls and foundations can occur because of maintenance issues. Don't let your buildings get "out of sight, out of mind." They need to be inspected frequently, even if they are vacant. When things go bad, they go very, very bad. They never get better; they always get worse.

As a reminder to many, and perhaps new to some, here are tips to protect your pipes and church!

- Identify pipes that are potentially exposed to freezing temperatures. Some common areas include basements, attics, garages, maintenance buildings, and pipes along exterior walls.
- Disconnect and drain out-door hoses. Detaching the hose allows water to drain from the pipe. Otherwise, a single hard, overnight freeze can burst a pipe.
- Seal off access doors, air vents and cracks. Winter winds whistling through openings can quickly freeze pipes.
- Set thermostats to maintain building temperatures of 50F or higher throughout the buildings. Remember that temperatures along exterior walls will be several degrees colder than the interior.
- Insulate pipes or faucets in unheated areas. For pipes that can't be insulated, a small flow of water running through them continuously throughout the worst of the cold spell can help prevent them from freezing.

Here are some additional winter safety tips:

- Inspect your building and arrange for maintenance of church grounds:
- Arrange for snow and ice removal, including the roof. It's important to know if your church or the city is responsible for maintaining sidewalks.
- If you are hiring an outside contractor for snow removal and salting walkways and parking lots, be sure to obtain a Certificate of Insurance and have your church named as an additional insured. A log should be maintained monitoring when the lots and sidewalks are cleared and salted.
- Consider leaving buckets of rock salt around the parking lot and walkways and encourage members to salt areas that seem slippery.



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