

Insurance Update: Frozen Pipes

Winter is here, bringing freezing temperatures to areas that rarely experience such cold. Even heated buildings are at risk—pipes can freeze if they're exposed to frigid air from exterior walls or drafts. While occupied buildings benefit from running water, pipes in vacant buildings are vulnerable: stagnant water can freeze, expand, and cause bursts. Additionally, leaks through roofs, walls, and foundations often stem from neglected maintenance. Don't let your buildings become "out of sight, out of mind." Regular inspections are essential, especially when properties are vacant. Minor problems can quickly escalate if left unchecked—address them early to avoid costly damage.

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 outdoor 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 50°F 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.

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 to monitor 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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