



A Property Owners Guide to best defense practices against common risks.

# Beat the Freeze: Frozen Pipe Prevention

Here at CIBA, we understand the importance of keeping your property safe and sound, year-round. As winter approaches, one major threat emerges – frozen pipes. These seemingly harmless ice blockages can quickly transform into a major headache, causing burst pipes, extensive water damage, and costly repairs. But fear not, property owners! With a few proactive steps, you can protect your investment and prevent a winter disaster.

### Insulation:

- **Exposed Pipes:** Identify any exposed pipes in crawl spaces, attics, or garages. Wrap them with pre-cut pipe insulation or foam insulation sleeves. This affordable solution creates a barrier against the cold, preventing freezing temperatures from reaching the water within.
- **Open Spaces:** Don't let large, unheated areas fool you. Pipes located within unheated spaces like garages or basements can still succumb to freezing. Consider insulating these areas with fiberglass batts or spray foam insulation, particularly around any exposed plumbing.
- **Seal Leaks:** Watch for any cracks in walls, windows or doors that might be letting in cold air. By sealing these leaks it'll help prevent the freezing temperatures from reaching your pipes. Ensure areas where your pipes enter your property are well sealed.

### Maintaining the Heat:

- **Thermostat:** A consistent, warm temperature is your best defense against frozen pipes. Set your thermostat to a minimum of 55 degrees Fahrenheit, even when the property is unoccupied. This ensures a baseline level of heat to keep the water flowing freely. (<https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/winter-storm/frozen-pipes.html>)
- **Vacancy:** For vacant properties, completely shutting off the water supply might seem like a good idea. However, stagnant water in pipes is more susceptible to freezing. Instead, consider maintaining a low but consistent temperature setting and have someone check on the property regularly.

### Tenant Tips:

- **Dripping Water:** While a dripping faucet isn't ideal during normal times, by letting faucets to slowly drip during especially cold temperatures, the movement will prevent the water in the pipes from freezing.
- **Open Cabinets:** By opening cabinets with pipes in them (ex: under sinks) it can allow the warm air to better circulate around the pipes.

### Sprinkler Systems:

- **Don't Forget the Sprinklers:** Don't let your winterizing efforts stop at the pipes within your property. Sprinkler systems are prime targets for freezing, especially if they haven't been properly winterized. Blow out the sprinkler lines using compressed air to remove any residual water that could freeze and cause damage.

### Insurance Considerations:

- **Know Your Coverage:** While preventative measures go a long way, unforeseen circumstances can still arise. Review your property insurance policy with your authorized CIBA broker to ensure your coverage includes water damage caused by frozen pipes. Discuss any limitations or exclusions to ensure you're fully protected.

**By taking these proactive steps and partnering with CIBA for comprehensive property insurance, you can face the winter months with confidence. Remember, a little preparation can prevent a major headache down the road.**

### ARTICLE PROVIDED BY:

CIBA Insurance Services in partnership with CAG (Claims Adjusting Group, Inc.)

## About CIBA Insurance Services

Our journey began in 1993 when a forward-thinking property development manager sought innovative insurance solutions. Over the years, we've transformed into a prominent E&S insurance program recognized across the market for robust coverages and unwavering service stability, consistently evolving our solutions to meet the dynamic demands of the industry, our valued partners, and our esteemed clients

Legal Disclaimer: This is general information and is not intended to be a comprehensive guide and does not constitute a guarantee. We encourage landlords, business owners, and property owners to talk to professionals and review their local laws and ordinances for the most current information.

