

# AmTrust Property Zone

## Freezing and Bursting Pipes 101. What You Need to Know.

**Water expands when it freezes. That's bad news for pipes. The ice puts pressure on pipes, and that pressure can cause the pipes to burst. If that happens, you'll be dealing with water damage on top of damaged plumbing.**

FEMA says that approximately 250,000 homes and offices suffer damage from frozen pipes each year. According to the Insurance Information Institute, 22% of homeowners insurance claims are for water damage, including damage caused by frozen and burst pipes, and the average claim is for more than \$5,000.

A frozen pipe can turn your winter wonderland into a winter nightmare. It can also be prevented. Here's what you can do to keep your pipes safe and your property dry this winter.

### Know Your Risk

Home design will have a big impact on your risk. Some homes are built to withstand freezing temperatures, but other homes are not. How protected your home is will depend on multiple factors, including the age of the building and the typical climate in the area. If you're not sure, have a licensed professional inspect your building.

Within a house, certain pipes will have a higher risk of freezing because they have more exposure to cold temperatures. For example, pipes in unheated areas such as garages, crawl spaces, basements and attics may be especially vulnerable. Pipes located in outer walls can also have an increased risk compared to pipes located in interior walls. Outdoor spigots are also at risk.

### Steps to Take Before Winter Strikes

Don't wait for the first winter storm. Start taking steps to protect your home while the weather is still warm.

Insulation can go a long way to protect vulnerable pipes. Add insulation and seal any cracks in unheated areas, including attics, basements, crawl spaces and garages. This will help maintain a warmer temperature.

You can also add foam insulation directly to vulnerable pipes. Another option is to use heat tape or heat cables to provide warmth. Be sure to follow the manufacturer's instructions carefully to avoid fire danger. Protect outdoor faucets with an insulating cover.

### Steps to Take When the Temperatures Drop

Watch the weather forecast. When freezing temperatures are expected, take action to protect your pipes.

Leave the cabinet doors open so that warm air from the room can circulate around the pipes. At the same time, keep garage doors

closed so cold air from outside won't circulate around the pipes. If you have outdoor hoses, remove the hoses and drain any water.

Let vulnerable faucets drip cold water overnight. Just a trickle can be enough to alleviate pressure and protect your pipes – and any water wasted is insignificant compared to the damage that a burst pipe could cause.

Finally, keep the heat on. It's important to maintain a reasonable temperature to protect pipes from freezing. Once again, trying to save money, in this case by turning off the heat, can result in much higher costs down the line. Even at night, and even if no one is in the building, you should set the temperature to 55°F or higher.

### Get Smart About Frozen Pipes

Frozen pipes are an old problem, but modern technology can provide new solutions.

Sign up for weather alerts that will let you know when freezing temperatures could put your pipes at risk. This way, you'll never be caught off guard.

Smart thermostats can help you maintain a safe temperature day and night, even if you're not in the building. This is especially useful if you plan to be away for a prolonged period of time, for example, while you're on a holiday vacation.

Other smart devices can help you monitor your pipes for issues. Smart leak detectors, for example, will alert you to any leaks, so you can get the problem fixed before it gets worse.

## ? What to do if there's a problem

If your water stops flowing, or if the water pressure decreases, it may mean that there's an ice blockage.



Turn the faucet on and apply a safe source of heat to the pipes. A hair dryer can be used. Do NOT use a blow torch or anything else that could create a fire hazard.



Contact a licensed plumber for assistance if needed.



If a pipe bursts, turn off the water immediately and contact a licensed plumber.

## Frozen Pipe Prevention Checklist



- Know your building's design and how protected or vulnerable pipes are.
- Add insulation to cold-exposed areas such as attics, garages, basements and crawl spaces.
- Add foam insulation, heat tape or heat cables to vulnerable pipes.
- Protect outdoor spigots with insulating covers.
- Remove and drain hoses and store them inside.
- Install smart thermostats to maintain safe temperatures.
- Install smart leak detectors.
- During freezing weather, keep cabinet doors open and garage doors closed.
- Let cold water drip through faucets during freezing weather.
- Know where the water shutoff is. If a pipe bursts, shut off the water.
- Have the number of a licensed plumber on hand.

## Frozen Pipes by the Numbers



of homeowners insurance claims are for water damage, including frozen and burst pipes.



Pipes burst in approximately

# 250K

homes and offices each year.



The average claim for a burst pipe is more than

# \$5,000



Set your thermostat to

# 55°F

or higher to avoid frozen pipes.

### Sources:

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For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

[www.amtrustfinancial.com/loss-control](http://www.amtrustfinancial.com/loss-control)



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