

**Business Insurance**

## CHECKLIST FOR PROPERTY OWNERS

Protect Your Business From Frozen Pipes



Bitter temperatures can freeze pipes, creating catastrophic property losses and havoc in your life. And, it's not just cold-weather states that are vulnerable to extreme winter weather losses. Moderate-climate states can be caught unprepared, often resulting in the most costly losses.

With proper winter weather preparation, you can minimize the impact of severe weather on your business.

*Before winter weather occurs:*

- Add emergency contacts to your emergency plan. Post the list at all telephones, and make copies for all employees to keep with them.
- Plan for maintenance personnel to properly monitor buildings during cold snaps, upping site visits and checking unoccupied areas of buildings.
- Properly mark the location of hydrants and sprinkler system post indicator valves for easy clearing after heavy snow.
- Inspect all areas along the building's inside and outside perimeters to ensure they are sealed.
- Provide heat for dry-pipe sprinkler system enclosures. If space heaters are used as this heat source, keep them in good operating condition and away from combustible or flammable materials.
- Maintain roofs; repair leaks, secure flashing, clear debris from the roof's surface, drains and overflow scuppers.
- Check that gutters and downspouts are secured to buildings and clear of leaves and debris. If they iced over during a previous winter, consider properly installing heat trace to prevent major icicles and dams. Consult with a professional roofer to properly assess your situation.
- Make sure all building openings are weather-tight so they do not admit cold.

*During winter months:*

- Maintain building temperatures above 55 degrees, with adequate airflow to prevent freezing. Make frequent visits to unoccupied and often overlooked areas: mechanical rooms on an outside wall, closets, space above a finished ceiling, stairways, open warehouse areas with large doors, pipes near glass windows and walls, vestibules and atrium areas.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.

- Thaw piping, equipment or building systems that become frozen using extra heat and airflow. Have qualified sprinkler contractors ensure that your sprinkler system is properly repaired and operational before normal building operations are resumed. Never thaw pipes with open flames.
- Verify that all fire protection equipment is operating effectively and, if it is brought offline or damaged, have a qualified fire protection contractor repair and place the system back into service.

Artic temperatures can have a dramatic effect on your building – and your livelihood. Regular maintenance and a winter weather plan can help you avoid its negative impact.

Thank you for trusting your agent and Cincinnati to protect your business.



Everything Insurance Should Be®

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