How businesses can prevent water damage from frozen pipes.



In the winter months, water damage is one of the most common business insurance claims. But it doesn't have to be. To learn how to prevent water damage from frozen pipes, along with the costly repairs that come with it, keep reading.

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Water damage can have a serious financial impact, and it can inconveniently interfere with day-to-day operations. If you're ready to take proactive measures to prevent frozen pipes, we recommend the following water damage prevention tips:

- **Drain non-essential water pipes for winter.** Falling temperatures can cause a pipe to freeze … then burst. Thus, if there's a part of your building that doesn't need water in the winter, turn off the water supply and drain the pipes.
- **Insulate exposed pipes.** For pipes you use all year round, consider wrapping insulation around them. Bonus: For long-term frozen pipe prevention, insulate any drafty areas where water pipes are present, like closets, crawl spaces, attics, etc.
- **Seal windows and doors.** Next up, make sure cold air can't leak into your building. Survey the exterior walls of your building and add caulk around any gaps and in any cracks.
- **Maintain a minimum temperature.** Your pipes are more likely to freeze when temperatures fall below 40 degrees. With that, we suggest setting your thermostat to a consistent temperature, even on nights and weekends. To take it one step further, consider a monitoring system that will notify you if the temperature ever falls below the temperature you set on your thermostat.
- **Invest in a backup generator.** If the power goes out, your heat does, too. That's why experts

recommend a backup power source to a) help keep your building warm and b) help prevent frozen pipes.

- **Have your sprinkler system inspected.** All sprinkler systems are dependent on the idea that water will flow freely when it's needed. So, when a pipe is frozen, there's a problem. To ensure your system will work the way it's supposed to, have it checked on a routine basis.
- **Educate your employees.** Show your team how to shut off the water, in case of emergency.

Don't stop there. Now that you know how to prevent water damage at work, learn how to prevent frozen pipes at home. And, to make sure your business is as protected as possible, start a conversation with a local, independent agent.