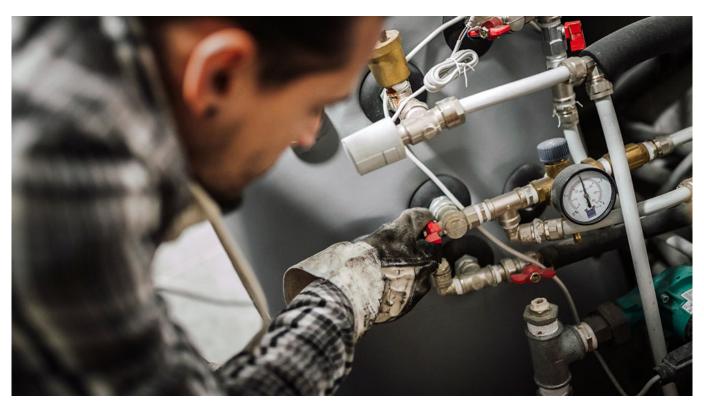
## How businesses can prevent water damage from frozen pipes.



In the winter months, water damage is one of the <u>most common business insurance claims</u>. 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.

## How to prevent water damage from frozen pipes.

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 <u>prevent frozen</u> <u>pipes at home</u>. And, to make sure your business is as protected as possible, start a conversation with a <u>local</u>, <u>independent agent</u>.