

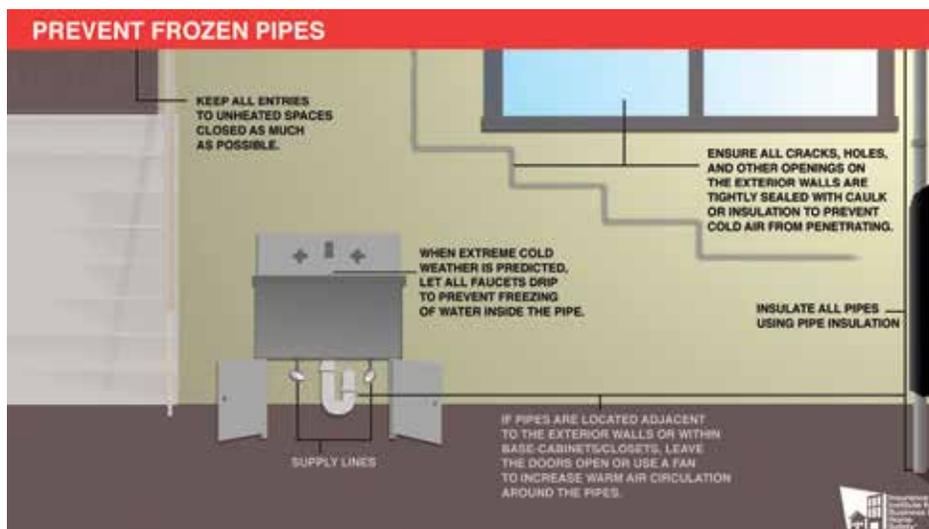
▶ *Hanover Risk Solutions*

Preventing Frozen Pipes

Frozen pipes are one of the biggest risks of property damage when the temperature drops.

A burst pipe can cause more than \$5,000 in water damage, according to IBHS research.

There are several effective ways to prevent pipes from freezing, including keeping the interior temperature from dropping below 32 degrees and properly insulating the space:



- Provide a reliable back-up power source, such as a stand-by generator, to ensure continuous power to the building.
- Interior building temperature can be monitored by a central monitoring company to ensure prompt notification if the interior of the building reaches low temperatures during after hours, power outages or idle periods.
- Recessed light fixtures in the ceiling below the open area that is directly under a roof, such as attic space, should be insulated to prevent the release of heat into the attic.
- Check to see if there is any visible light from recessed light fixtures in the attic.
- If there is, they are not adequately sealed or insulated. Sometimes, especially in low sloped roof buildings, the space above a suspended ceiling located below the roof may be heated and cooled like the occupied area below.
- If that is the case, there is no need to insulate above the suspended ceiling or seal the ceiling's penetrations.
- Insulate all attic penetrations such as partition walls, vents, plumbing stacks, electric and mechanical chases, and access doors that are not properly sealed.
- Ensure proper seals on all doors and windows. Depending on the building or room size, fan tests can be conducted to ensure room and pressurization tests.

- Seal all wall cracks and penetrations including domestic and fire protection lines, electrical conduit, other utility service line, etc.
- Sprinkler systems should be monitored by a constantly attended central station to provide early detection of a sprinkler pipe rupture due to freezing.
- Insulation and/or heat trace tape with a reliable power source may be installed on various wet sprinkler system piping. This includes main lines coming up from underground passing through a wall as well as sprinkler branch lines.
- UL-approved gas or electric unit heaters can be installed in unheated sprinkler control valve/fire pump rooms. If back-up power is provided, the heaters should also be connected to this power source.
- A monitored automatic excess flow switch can be placed on the main incoming domestic water line to provide early detection of a broken pipe or valve when the space is unoccupied.

Why The Hanover?

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and all insurance company subsidiaries are rated "A" (Excellent) by A. M. Best Company.



The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

hanover.com
The Agency Place (TAP)—<https://tap.hanover.com>

© 2012 Insurance Institute for Business & Home Safety

The recommendation(s), advice and contents of this material are provided for informational purposes only and do not purport to address every possible legal obligation, hazard, code violation, loss potential or exception to good practice. The Hanover Insurance Company and its affiliates and subsidiaries ("The Hanover") specifically disclaim any warranty or representation that acceptance of any recommendations or advice contained herein will make any premises, property or operation safe or in compliance with any law or regulation. Under no circumstances should this material or your acceptance of any recommendations or advice contained herein be construed as establishing the existence or availability of any insurance coverage with The Hanover. By providing this information to you, The Hanover does not assume (and specifically disclaims) any duty, undertaking or responsibility to you. The decision to accept or implement any recommendation(s) or advice contained in this material must be made by you.

©2014 The Hanover Insurance Group, Inc. All Rights Reserved.