

## **Protect Your Pipes at Your Business**

Frigid nights can very quickly turn into expensive and inconvenient ordeals as plummeting temperatures increase the chances for frozen water pipes to burst and cause water damage to your building.

Frozen pipe claims can be extremely costly. Freezing water damage to buildings accounts for millions of dollars in claims for Erie Insurance Customers. That doesn't even account for any business interruption or extra expenses associated with clean up.

### **What you can do**

Here are a few basic precautionary actions that you can take to reduce the chance of frozen pipes and water damage in your building:

- Wrap pipes exposed to freezing temperatures and cold drafts with pipe insulation to reduce heat loss.
- Maintain an appropriate interior temperature. Room temperatures should not fall below 40°F. If possible, have someone check your building daily to ensure the heating system is working.
- Consider installing an automatic low temperature alarm system.
- Insulate unheated areas of your building, including exterior walls, basements and attics.
- Keep all exterior doors closed.
- Monitor wet sprinkler piping as freeze ups occur in exposed places and during the weekends or other shutdown periods.
- Prepare dry pipe sprinkler systems by removing accumulated water from low point drains.
- Repair any air leaks around windows, doors and other areas that will allow loss of heat.
- Disconnect garden hoses and install covers on all outside faucets.
- Know the location of your building's main water shut-off valve. The more quickly you can turn off the water or direct your plumber to the problem, the better chance you have to prevent pipes from bursting.

ERIE's business insurance policies cover most winter-related damages, such as burst pipes, but there are many factors that will determine if a claim is covered. If you have any questions, contact our agency.

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10/31/2013