

Fides Insurance Group / Office of Risk Management
RISK ALERT
No. 2022-02

RE: Frozen Pipe Alert

January 10, 2022

Extreme cold temperatures with lows in the single digits and sub-zero wind chills are expected Monday night through Wednesday morning. There is a significant risk of frozen and burst pipes, which can result in millions of dollars in property damage and in increase in insurance premiums.

With more buildings unoccupied due to reduced operations under COVID-19, it's especially important to remain vigilant with unoccupied or low-use buildings.

PRECAUTIONARY/PREPAREDNESS ACTIONS

- Although we usually recommend setting the thermostat to 68° F during cold spells, in light of the record-breaking severity of this cold, we recommend keeping the thermostat set at 70°–72° F for the duration of this particular cold spell. This may temporarily increase your heating costs, but it's a small price to pay to avoid more costly damage and inconvenience caused by frozen pipes.
- Maintenance personnel should check facilities, **ESPECIALLY UNOCCUPIED BUILDINGS**, in the morning and evening each day. Check for frozen lines by making sure water is flowing in the faucets and toilets. If you believe a line is frozen, shut off the water supply until a plumber arrives.
- If you lose heat and are unable to restore heat, shut off the water supply and drain the pipes. This will prevent water from freezing and bursting the pipes. If you are unable to drain the pipes, open the taps a little to allow water to trickle out. If you choose this option, please monitor the taps on a regular basis.

Previous cold snaps resulted in over \$8 million in property damage from frozen pipes alone. Losses like this can increase insurance premiums for all locations. Please take action - frozen pipes can be prevented!

SPACE HEATER SAFETY

During cold periods, it is tempting to use portable space heaters for extra warmth. PLEASE USE CAUTION. A faulty space heater resulted in the death of 19 people in NYC just this week. If using a space heater, inspect it for safety – make sure it is functioning properly and that the cords are not frayed. Only use a space heater that automatically shuts off if it tips over. **DO NOT USE EXTENSION CORDS WITH PORTABLE HEATERS – PLUG THEM DIRECTLY INTO THE WALL OUTLET.** Keep the heater at least three feet away from anything that can burn, such as paper, clothing or furniture.

PROPERTY DAMAGE

If you experience property damage or injury as a result of the storm, report the claim immediately at 617-746-5743 and notify Ashly Patry (413-452-0513) and Russ Sprague (413-452-0695), or submit an online form at <https://springfieldrisk.org/property-claim-report/>. For a list of service vendors, go to: <https://springfieldrisk.org/vendors/>.