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SENECA INSURANCE COMPANY



CRUM & FORSTER®
A FAIRFAX COMPANY

SENECA



BE PREPARED FOR WINTER

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your local insurance agent or broker, or
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Preventing Winter Weather Damage

FROZEN PIPES



Prevention Can Be Simple

- **Look in unheated areas** such as the basement, crawl space, attic, garage, and or against exterior walls for water supply lines and fire protective sprinkler systems. Both hot and cold water **pipes as well as fire protective systems in these areas should be insulated.** For severe situations consider wrapping or lining pipes per the manufacturers instructions with thermostatically controlled heat tape, which will turn on at certain minimum temperatures to prevent pipes from freezing. Seal leaks and replace missing insulation. Consult your sprinkler maintenance contractor prior to wrapping sprinkler pipes.

FROZEN PIPES CAN SPLIT OR BURST RESULTING IN DAMAGE TO BUILDINGS AND PERSONAL PROPERTY.

Damages can range from a few hundred dollars in to the millions, depending on where in the building the damage occurs. Freezing of pipes usually occurs in unheated or poorly heated locations within the building such as basements, crawl spaces, attics, garages, electrical and plumbing chases, spaces adjacent to elevator shafts, skylights, broken or defective windows, or other openings and against exterior walls that have little or no insulation.

One cause of pipe freezing is loss of interior building heat, either from running out of fuel for the heating system, loss of electric power or loss of gas, propane, oil or other fuel may also result in a disruption to heating systems.

- Each year before winter sets in, **have your heating system inspected and/or serviced** by a properly licensed and insured HVAC company to ensure that your system is prepared for the winter months ahead.
- **Maintain heat** in the building with the thermostat set **no lower than 60° F.** Check heating fuel levels when severe temperature or weather conditions have been forecast for your area. **Schedule a delivery if in doubt.**
- **Consider installing a back up generator** or other system, which will permit the heating system to remain operational during an extended power outage.

- Inspect and maintain your automatic sprinkler system. Identify sprinkler heads that are located over exterior doors and be sure to check that these areas are properly insulated and are staying heated.
- Roof vents that do not close or seal properly can expose interior piping to frigid air. Roof drains that do not drain properly and subsequently freeze can cause water to back up and pressurize piping to the point of leaking or bursting.
- **Know the locations of shutoff valves so that you can stop the flow of water as soon as possible when a pipe bursts.**
- **If you cannot do the preceding preventive measures and severe cold is forecast, turn on both hot and cold faucets near outside walls to allow a small trickle of water to run as this helps prevent freezing and pressure build up in the pipes.**
- **If frozen pipes are discovered, call a licensed plumber** before you heat the area or attempt to thaw out the pipes as the majority of water damage occurs during the thaw.

