

# LOSS PREVENTION

## Frozen Pipes – Fire and Water Damage:

Frozen pipes can result in serious water damage when pipes split and ice melts. In addition serious fire damage can be incurred if attempts to thaw frozen pipes are not done with extreme care, caution and patience.

### FIRE DAMAGE:

Thawing frozen water lines can be a tricky and sometimes dangerous process. Every year there are several fires (some major) resulting from attempts to thaw frozen pipes.

#### **NEVER use a flame torch to thaw pipes!**

- Overheating can burst pipes or set wood close to pipes on fire!!
- Open flame torches are the most common cause of pipe thawing related fires.

### WATER DAMAGE:

Water damage from frozen water lines or boiler heating pipes has resulted in the highest loss amounts next to damage arising from fire claims. During the past three years there have been over 100 water damage claims amounting to over \$5,000,000.

Extreme cold weather presents risks of frozen water and heating pipes which could burst and result in extensive water damage if not detected quickly.

Water and heating pipes in guest rooms and storage areas can be especially susceptible during cold snaps if guests turn the heat down at night, leave windows partially open, or if heat is turned down in unoccupied rooms to save heating costs. Severe cold weather may cause pipes to freeze, crack and leak when heat returns and water will flood areas and run into rooms below, often causing extensive damage and taking rooms out of service.

### Preventing Frozen Pipes:

Careful preparation in the fall and frequent monitoring during the cold weather is vital in the prevention of water damage losses:

- Have furnaces and boilers checked and serviced every fall by a qualified heating contractor to ensure that they are working properly.
- Check rooms frequently during cold snaps to ensure that all windows and exterior doors are closed properly and that heating systems are functioning properly.
- Have housekeeping staff visit rooms shortly after guests check out to ensure that windows are closed and heat has not been turned off.
- Do not turn down thermostats below 10°C (50°F) in unoccupied rooms, especially during cold weather. Heater failure could result in frozen pipes in a very short time.
- Install low temperature alarms that will alert an alarm center if inside temperatures drop to 5°C (41°F).
- Store temporary heaters on the property that could be used quickly in case of furnace failure.
- Maintain a 24-hour emergency contact phone list for staff to use in case of emergencies such as power failure, furnace failure or frozen pipes.



### Plan Administrator

Western Financial  
Group Insurance Solutions

777 Portage Avenue  
Winnipeg, Manitoba R3G 0N3  
Telephone: (204) 943-0331  
1-800-665-8990  
Fax: (204) 943-5531

### Website

[www.hipinsurance.ca](http://www.hipinsurance.ca)

### Ken Fingler

Director, Risk Management  
[ken.fingler@westernfgis.ca](mailto:ken.fingler@westernfgis.ca)



Group Insurance Solutions

January 2012

- Locate emergency shut-offs for water lines and sprinkler systems and ensure that staff know where the shut-offs are located and how to shut them down to reduce the damage.
- Drain water lines, toilets and tanks in buildings or sections of the property that may not be used during the winter.
- Wrap problem pipes with electrical heat tape or insulate problem pipes with foam insulation wrap, especially those that run through unheated spaces.
- Protect pipes in an unheated crawlspace by running a heating duct into the crawlspace. Raising the crawlspace temperature to modestly above freezing, (about 5°C) will help prevent pipe freezing.
- Check heating and water systems frequently during the winter for early detection of problems.

**Careful preparation and regular checks during very cold weather can prevent frozen pipes and reduce potential water damage.**

## Pipe Thawing Preparation:

When pipes are frozen you turn the faucet on and no water comes out or comes out in a trickle. As soon as you realize a pipe is frozen you need to take immediate action.

1. Open the faucet supplied by the frozen pipe even if you do not yet know where it is frozen.
2. Identify the frozen water supply pipe and find the location of the blockage.
3. Follow the pipe back from the faucet to where it runs through cold areas such as an exterior wall, unheated crawl space or in some cases an unheated basement if the pipe is near an outside wall.
4. Often the frozen area of the pipe will be frosted or have ice on it. If the situation is getting critical the pipe may be slightly bulged or look slightly fissured.
5. Use an infrared lamp or lamps to assist in heating the wall section in front of where you think the frozen section is located. Infrared lamps are better than regular heat lamps because they pass through the air without heating it and will direct more energy to warming the wall and frozen pipe.

**NOTE: While working on thawing the pipe, have someone ready to shut off the water at the water main valve immediately should the pipe burst!**

When working on thawing the pipe leave the main water valve open (near your water meter) and remember to heat the pipe from the faucet toward the frozen area. This way, the water can flow out as the ice melts and the water pressure in the pipe will force the ice out once it melts sufficiently.

## Techniques for Thawing Frozen Water Lines:

**Remember:** If the pipe is close to the wall use a piece of drywall or fire resistant insulation sheet behind the pipe to help reflect heat onto the pipe.

### 1. Hair Dryer

One of the best and safest ways to thaw the pipe is to heat the area with a high power hair dryer.

### 2. Heat Lamp

Heat lamps work well to heat an exposed pipe.

### 3. Small Portable Heater

Small powerful fan heaters work great when warming pipes under a kitchen or vanity base cabinet. Direct the heater onto the frozen section of pipe.

### 4. Electric Pipe Heat Tape

Ribbon type heating wrap with electrical heating elements in it can be wrapped around the pipe and plugged in. The temperature is controlled with a thermostat and the heat tape heats the pipe. The heat tape can be left on the pipe, plug it if needed in the future.