

WINTER PIPE FREEZE-UP Prevention Checklist

Costly, inconvenient and generally preventable, pipe freeze-ups often are caused by employee error, mechanical failure or lack of proper HVAC maintenance.

Prewinter Checklist



- ☐ Establish as part of your preventive maintenance plan an annual inspection of your entire HVAC system by a certified technician.
- ☐ Consider establishing an ongoing HVAC preventive maintenance contract with a technician who can be called in emergencies.
- ☐ Ensure that HVAC controls are reset for winter months to cycle 24/7 and are set to 60 degrees at a minimum.
 - Most freeze-ups happen over long weekends, school breaks or overnight when heating systems are on energy-saving mode.
- ☐ Test all generators and remote notification systems to ensure they are available and working effectively in the event of a power outage.
- ☐ Install low-temperature alarms and test with remote dialing in your boiler rooms and as needed throughout buildings.
- ☐ Identify areas needing improved insulation and circulation in winter and address them in summer months.
- ☐ Create and maintain a response plan.
 - Include current contact information for staff, contractors, insurance agents, etc.
- ☐ Budget for capital improvements, including maintenance and equipment replacement.
- ☐ Know where water shut-off valves are located so water can be isolated as much as possible.
- ☐ **Dry pipe sprinkler system**
 - During annual testing, notify your technician of low points in the system and confirm the technician completely drains the system. Maintain all documentation.





✓ In-Season Checklist

- ☐ Ensure vents are clear and outside dampers are closed. Blocked vents cannot circulate air properly.
- ☐ Check for any signs of leaks, including stained ceiling tiles and rust buildup.
- ☐ **Exposed plumbing**
 - Use thermographic technology (cameras or smartphone app) to scan walls to determine where plumbing may be at higher risk for freeze-ups.
- ☐ **Building checks**
 - Perform physical building checks during cold snaps to ensure heat is working properly and that no windows or doors were mistakenly left open (at night or first thing in the morning).

✓ In Case of a Freeze-Up

- ☐ Ensure the area is safe and that electrical hazards have been isolated.
- ☐ Contact your emergency provider to initiate cleanup.
- ☐ Shut off water valves and isolate water damage.
- ☐ Use absorbent socks to control damage.
- ☐ Contact your Trident claims adjuster for information on next steps at 833-240-4128.

Needed actions:

For more information on Trident Public Risk Solutions, visit argolimited.com/trident/.

Disclaimer: The insurance policies, not this checklist, form the contract between the insured and the insurance company. The policies contain limits, exclusions and conditions that are not listed here. All coverages are subject to individual underwriting judgments and to state legal and regulatory requirements. By providing its clients with risk-control information, Trident Public Risk Solutions does not warrant that a client will necessarily experience a reduction of its insurance risks, exposures and/or losses. This checklist is provided for informational purposes only and does not constitute legal advice. Policies for this program are issued by one or more insurance companies of Argo Group International Holdings, Ltd. Trident is a registered service mark of Argo Group International Holdings, Ltd.