Take the *chill* out of potential frozen pipe claims with these **PREVENTION + READINESS TIPS.**

Pay Attention to Your Pipes

From scheduling a furnace tune-up to getting your shovels, salt and snowblowers ready, it's time to prepare your property for winter weather. Is frozen pipe prevention on your to-do list? If not, it should be. Low temperatures can cause your water pipes to freeze, and in some cases, burst.

A burst pipe can leak 4-8 gallons of water per minute, quickly causing significant property damage and disruption to your mission. The damage can reach up into the tens of thousands of dollars. Why so high? The damage to fixtures and finishes from water spurting from a ruptured pipe is what runs up the bill along with the loss from your facilities being out of service.

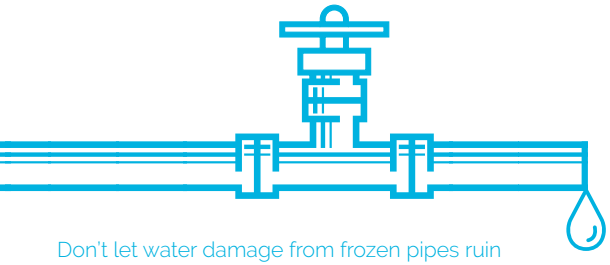
Who's at Risk?

The short answer? All of us. *Even those in warm-weather states.*

As you'll see from the map on the right that shows where GuideOne customers had frozen pipe claims last winter, frozen pipes don't exclusively single out cold-weather states.

The Good News

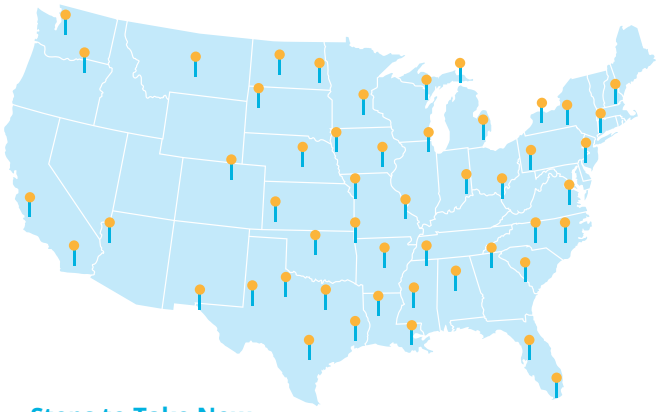
Regardless of where you live, frozen pipe claims are preventable if you take the right steps. Here's what you can do now and when frigid weather hits to stop the freeze.



Don't let water damage from frozen pipes ruin your property or disrupt the busy holiday season.
If you discover a frozen pipe, visit GuideOne.com/Blog for tips on how to fix the problem.

GuideOne Customers With Frozen Pipe Claims

Winter 2017



Steps to Take Now

1. Wrap water pipes that are exposed to freezing temperatures and cold drafts, and those located in unheated or non-insulated areas, with pipe insulation. Pipe insulation can be found in local hardware stores. Do not use electric heat tape to wrap water pipes.
2. Insulate outside walls and unheated areas of the building.
3. Heat the basement, and consider weather-sealing windows.
4. Have your boilers, furnaces and hot water heaters inspected and serviced, if you haven't already done so.
5. If your fire sprinkler system uses antifreeze for piping in cold areas, have the solution tested for proper concentration. Dry pipe fire sprinkler systems should be fully drained. Ensure all systems have properly functioning alarms.
6. Disconnect all garden hoses, and install covers on all outside faucets.
7. Identify high value and water-sensitive equipment and materials ahead of time. Ensure these are kept raised, off the floor, and ideally above grade level. Remove these items from areas adjacent to and below the source of water.
8. Identify and clearly mark all water shutoff valves throughout the facility to minimize damage should a pipe burst. Train employees and volunteers on how to shut off the water valve closest to the breakage, and to do so right after a pipe breakage is identified. Test these shutoff valves at least once a year to ensure they will operate if needed in an emergency situation.

Steps to Take During a Cold Spell

9. Leave cabinet doors open where water pipes and drains are present. This will allow the warmer air to circulate around the pipes.
10. Turn faucets to a slow drip or trickle during extremely cold weather.
11. Set the thermostat at 55 degrees Fahrenheit or above if your building will be unoccupied for an extended period. Have someone check the building daily to ensure the heating system is working.
12. Check your faucets for water flow and pressure before you leave the building for the day and again when you arrive the next morning. The first sign of freezing is reduced water flow from a faucet.
13. Close all windows near water pipes, and cover or close open-air vents.