

## Averting Some Common Winter-Related Losses

Canadian winter conditions give rise to some unique hazards. Weather fluctuations put a great deal of strain on a building's infrastructure and make it difficult to keep up with maintenance demands. Sudden temperature changes can cause water pipes to freeze and rupture, and in warmer weather, the melting of accumulated masses of ice and snow can quickly turn into floods. Without awareness and careful attention, these scenarios can result in serious property damage. Ultimately, there are more than just repair costs to consider; weather-related losses can lead to accidents and personal injuries, and undermine the feeling of safety and security that building residents, visitors, and staff have come to rely on.

The following are some of the steps that should be considered in order to decrease the likelihood of a preventable loss:

### Ruptured Pipes

Sub-zero temperatures can cause water pipes to freeze and rupture. If not detected, the resulting damage can be devastating. Often, the pipes most prone to freezing are located in un-insulated areas like upstairs walls or attic spaces. When ruptured pipes thaw, escaped water can accumulate in pools, eventually leading to collapsed ceilings, and subsequent flooding to the floors below. This can cause serious damage to structural features and electrical wiring, which may threaten the safety and wellbeing of a building's occupants.

There are several practical steps you can take to reduce the likelihood of frozen water pipes:

- Insulate attic spaces, outside-facing walls, and the sides of your water tanks
- Insulate water pipes, or use electric trace heating elements. Special care should be taken to protect pipes in unheated areas like attics, basements, outbuildings and under floors
- Ensure that sprinkler systems are appropriately configured for winter conditions. In 'wet-pipe' systems, ensure that adequate heat is supplied to all sections. An antifreeze loop system or electric trace heating should be used for sections of pipe that are exposed to the cold
- The use of 'dry-pipe' sprinkler systems can reduce the threat of freezing and flooding, because they do not normally contain water in their piping. Still, dry pipe systems must be properly winterized. Valves and pipes on the water-supply side of the system should be properly insulated, and care should be taken to drain any water or condensate from low points in the system, where freezing could still occur

- Seal off any areas where cold air can enter the building, especially if there are nearby pipes
- Open attic trap-doors on cold winter days to allow heat to circulate upward
- Leave central heating on a 'frost protect' setting overnight
- Re-washer any dripping taps. Not only will this reduce the likelihood of freezing, but it will reduce water loss at the same time
- Ensure that all custodial staff know where the building's 'stop tap' is located, and ensure that it can be quickly accessed in an emergency.

If you discover a frozen or ruptured water pipe:

- Turn off the water at the building's main 'stop tap' immediately, and ensure that the faucet closest to the rupture is turned on to allow water to flow through.
- If any water has leaked near electrical wiring or appliances, immediately shut off electricity at the main panel and consult an electrician. Never touch wiring or equipment that has become wet.
- Immediately contact a professional plumber to make necessary repairs. Never attempt to thaw pipes with a blowtorch or heat gun
- Ensure that no residents or staff members are located in areas that may have become unsafe due to water-leakage
- If an adjacent area is safe to enter, remove any contents or furnishings that could potentially be damaged as the pipe thaws
- Inform your insurance company of any sustained or possible loss

Remember –It is important to remain vigilant. Throughout the winter months, exposed pipes should be regularly inspected, and staff should be reminded to watch for the signs of a possible water leak. Early discovery can prevent a great deal of damage.

### **Blocked Drains and Gutters**

Sudden increase in temperature during the winter months can be a welcome break from the cold, but a rapid thaw can also cause melting ice and snow to overwhelm drains and gutters, which can ultimately flood buildings.

- At least twice a year, custodial staff should ensure that gutters and drains are clear of leaves, branches and other debris that might block the flow of water away from the building
- We recommend hiring a contractor if your building is more than a single storey in height - the use of ladders should be avoided. After all gutters and drainpipes are clear of obstructions, the gutters should be flushed out with a hose. Ensure that all drainpipes are positioned to drain water away from the building's foundation.

Following periods of heavy snowfall, it is also advisable to have a contractor or custodian clear snow and ice from any flat roof surfaces. Snow accumulation can lead to more than just flooding; it can cause a flat roof buckle, and falling ice and snow can also cause injury to individuals or property below. Snow should be cleared from roofs in a safe and controlled manner, with care taken to ensure that the areas below are free of vehicles and passers-by.

Winter conditions can pose many challenges to building administrators and custodial staff. Still, it is important to remember that almost all winter-related property damage and personal injury can be prevented. Undertaking documented regular inspections, as well as being cognizant of some common seasonal concerns, are essential parts of an effective risk control and property maintenance program. The benefits from such programs include a decreased risk of accidents, lower maintenance costs and increased security.

Please go to [www.ecclesiastical.ca](http://www.ecclesiastical.ca) for more risk control information or contact Ecclesiastical's risk control department with any specific questions.

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