



FROZEN PIPES

SHIELD YOUR PROPERTY - PROTECT YOUR BUSINESS FROM THE FREEZE!

During the winter months, frozen pipes become a serious concern for businesses. Harford Mutual Insurance Group wants to help you safeguard your property from the costly damage frozen pipes can cause.

Take these simple precautions to prevent your pipes from bursting as winter approaches:

1 INSULATE PIPES

- » Wrap exposed pipes, especially those in unheated areas (e.g., basements, attics, crawl spaces, and outdoor locations), with foam, fiberglass, or rubber insulation.
- » For areas with extreme cold, consider using electric heat tape or pipe wrap to keep pipes warm.

2 KEEP THERMOSTAT STEADY

- » Ensure that the thermostat is set to at least 55°F, even when the property is unoccupied.
- » Avoid lowering the temperature too much at night. Keeping a consistent indoor temperature can help prevent freezing.

3 SEAL GAPS AND CRACKS

- » Identify and seal ALL cracks and holes that allow cold air to reach exposed pipes. This could be in walls, floors, or ceilings, especially around windows and doors.
- » Weatherstrip windows and doors to minimize cold drafts in the building.

5 PREPARE OUTDOOR WATER SOURCES

- » Disconnect garden hoses and shut off water supply to outdoor faucets. Drain any residual water to prevent freezing in these areas.
- » Ensure that all outdoor irrigation systems are drained or blown out before winter hits.

FROZEN PIPES DATA

Source: Insurance Institute for Business & Home Safety (IBHS)

250 Gallons
of water can leak out of a
1/8-inch crack in a day



A pipe burst can result in
water damage costing over
\$5,000

Frozen Pipes
are one of the biggest risks of
property damage when the
temperature drops



4 KEEP WATER FLOWING

- » Letting a small trickle of water flow from faucets can prevent pressure from building in frozen pipes, which helps avoid bursting.
- » Open valves on unoccupied floors or areas to maintain circulation and reduce freezing risk.

6 MONITOR THE BUILDING

- » Check your building's heating system and plumbing regularly during the winter months.
- » Use temperature and moisture sensors to alert you to potential freezing conditions or leaks, particularly in vulnerable areas.

Your safety is important to us! For more tips and information about how your coverage can help in the event of property damage due to winter weather, contact your insurance agent today.

STAY SAFE & STAY PREPARED—WITH HMIG