

Break a Board, Not a Pipe

Pipes that freeze and burst can cause significant water damage to your business. Water can damage your floors and equipment, and you may lose students and income if your business is temporarily closed. You can reduce your risk of a water damage loss by taking these precautions:

- Heat unoccupied rooms to at least 55 degrees, even during weekends and holidays.
- Repair cracks and holes in outside walls and foundations near water pipes.
- Insulate pipes that are exposed to unheated areas of your building.
- Close inside valves supplying outdoor waterlines and faucets.
- Let faucets drip during extremely cold weather. This will reduce the pressure in the pipe if it freezes.
- Know how to shut off your main water supply line. Label water shut-off valves.
- Educate your staff on what to do should a pipe rupture.
- Perform a computer backup of your business records weekly and store this information offsite.
- Check with your insurance agent to confirm you have the proper coverage before a loss occurs.

Quick response to a water emergency may help minimize the damage. Your water emergency plan should include:

- Quick shut down of water supply lines.
- Safe shut down of electric and gas supply lines, as appropriate.
- Emergency phone numbers for fire, police, HVAC and plumbing specialists, and a water extraction specialist.

If you have a water damage emergency, you can make temporary repairs to reduce the likelihood of additional property damage. You do not need specific authorization from your insurance agent or Markel to do so. Refer to your policy to determine what constitutes temporary repairs.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.