



Risk Management *Tips*

Hot Winter Tip—Save a Pipe and Spare a Headache!

To help prevent the headache of dealing with leaky or frozen pipes, now is a good time to review some simple precautions before the winter weather sets in.

Keep the heat on in your facility when the temperature outdoors falls below freezing and your facility is going to be unoccupied over the weekend or holiday downtime. Pipes that rupture due to freezing can result in extensive water damage to walls, carpets, and furniture, in addition to important electronic equipment such as computers, telephones, and fax machines. If computers are damaged, they can be replaced; but important business records can be lost indefinitely.

If you have control over your water, one alternative to reducing potential ruptured pipes is to turn the water off and drain the pipes during extremely cold weekends. Other recommendations from the Institute for Business & Home Safety (<http://disastersafety.org/>) include:

- Install a water leak detection system which will alert someone to respond in the event water is detected. It can help reduce damage caused by overflowing toilets, a common loss reported to Markel. Leak detection systems are available at plumbing supply stores.
- Connect your sprinkler system to a water flow alarm that will alert a responder. In the event of a pipe rupture or a damaged sprinkler head, the responder will shut off the water supply to help limit water damage.
- If your business is unoccupied for more than 24 hours at a time, you should have a plan in place to inspect the building once a day for freezing pipes during the winter months.



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.