



# MYTHS VS. FACTS: FROZEN PIPES



## ✘ MYTHS

It is easy to fall victim into believing in myths. However, when doing so limits our ability to drive down to the root cause of millions of dollars' worth of losses, they must be examined and corrected.

**The two (2) most common myths leading to frozen pipe claims are:**

- ✘ My old building is insulated.
- ✘ When a pipe freezes, it will burst in the area of the building that is the coldest.

## ✔ FACTS

When water freezes inside pipes, the water molecules expand. The ice then expands and pushes the water toward the faucet, causing a significant amount of pressure buildup between the ice blockage inside the pipe and the faucet. Eventually, the pipe cannot take the pressure buildup and it bursts. The rupture usually occurs in a location in the pipe where there's little to no ice.

**The pipes at the greatest risk include:**

- ✔ Pipes that are not insulated.
- ✔ Indoor pipes that are in unheated areas, such as basements, attics and crawl spaces.



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## BACKGROUND:

Connecticut is no stranger to cold weather. In February 2023, residents, businesses, municipalities and schools woke up to the coldest stretch of temperatures since 1995 along the Connecticut coastline and the mid-1960s in the northern part of the state.

While cold weather is nothing new, property claims involving pipes bursting continue to affect our buildings and municipal operations. From 2013 through 2023, CIRMA and its Members have responded to over 360 incidents involving burst piping totaling over \$16.5 million.

## KEY TAKEAWAYS:

Understand the myths vs. facts of frozen pipe events and consider the following:

- Assess the property to ensure that it is properly insulated. Pay special attention to unheated areas, including basements, attics and crawl spaces.
- Ensure piping is properly insulated.
- Regularly monitor the facility's internal temperature, especially during expected extreme cold weather events.
- Develop and implement a plan to monitor and respond to extreme drops in the building's internal temperature.
- Continue to discuss the causes of frozen pipe events with staff.

For more information on this topic, please contact your **CIRMA Risk Management Consultant**. Please visit our training and education program page at **CIRMA.org** for our current training schedule.

visit **CIRMA.org** to learn more



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