

FROZEN PIPES GUIDELINES

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Jewelers Mutual[®]
G R O U P

PREVENT Frozen Pipes

- Keep outside access doors closed if there are supply or sprinkler lines in these areas to help keep heat indoors.
- Where possible, disconnect exterior hoses and drain exterior faucets.
- Open cabinet doors (where water fixtures are located) to allow the warmer air to circulate in these spaces.
- Turn on the cold water drip from the faucets (a steady stream the width of a pencil) to help combat water freezing within the supply lines. Freezing water within supply lines expands as ice is formed and is a precursor to broken/ruptured pipes.
- Keep the thermostat set to a consistent temperature during the day and night. You may incur higher heating bills but this can prevent a more costly and inconvenient water loss and a cease in operations.
- Where possible, set a thermostat to a temperature of at least 55 degrees Fahrenheit (13 Celcius).
- Insulate exposed pipes with a pipe insulating sleeve or wrap to help prevent cold air from affecting the pipes directly.
- Where applicable, turn off the water from the supply line that allows water to come into your building.
 - Proceed to open/turn on faucets allowing them to run until the pipes are empty.

THAW Frozen Pipes

- If you turn on your faucets and no water, or only a trickle of water is dispensed, suspect a possible frozen pipe.
 - Pipes often freeze when against exterior walls or where water enters your premises through a foundation or exterior location (outdoor faucets for example).
- Keep the faucet open and in the "on" position. As water within the pipes begins to melt, water will begin to flow through the frozen area. Running water helps to speed up the melting of ice within the pipes.
- If possible, apply heat to a section of suspected frozen pipe with a hairdryer, portable space heater or even wrap pipes with towels that have been immersed in hot water to allow a gradual thaw. Do not use torches, gas-powered heaters, fuel-powered heat sources or open flames.
- Apply gradual heat until full water pressure is restored.
 - If you are unable to locate the frozen area or it's not accessible and cannot thaw, call a licensed plumber to properly control or prevent a possible loss.

QUESTIONS?

For further guidance on measures you can take to keep your business safe and secure, please contact the Loss Prevention team at lossprevention@jminsure.com.

Coverage is subject to underwriting review and approval, and to the actual policy terms and conditions. Any descriptions are a brief summary of coverage and are not part of any policies, nor a substitute for the actual policy language.

Coverage is offered by a member insurer of the Jewelers Mutual Group, either Jewelers Mutual Insurance Company, SI (a stock insurer) or JM Specialty Insurance Company. Policyholders of both insurers are members of Jewelers Mutual Holding Company.