

Catholic Mutual . . . "CARES"

PROTECT YOUR PROPERTY FROM FREEZE DAMAGE

Inspection of Property

Fall is the time to perform pre-winter maintenance at each building. A good winterizing program prepares properties for both expected and unexpected cold weather hazards, and begins with a thorough inspection of all property. This program should include servicing of furnaces and boilers by a qualified inspector to guarantee adequate heat sources for the winter. All piping should be identified and treated, as necessary. Pipes in concealed spaces or in areas with limited heat service, especially those pipes which are located outdoors above ground (common in warm climate regions), warrant special attention. Windows, doors, and ventilation openings should also be examined for gaps or cracks where cold air may enter. Minor gaps can be eliminated by caulking; however, major gaps may require replacement.

Insulation and Inspection of Piping

Pipes identified as being potentially subject to freezing should be properly insulated. Heat tape or heat cables can be used, but caution should be exercised. The U.S. Consumer Product Safety Commission states that "heat tapes or cables contribute to 3,300 residential fires each year," and advises that heat tapes and cables be inspected yearly for cracks or damage to the plastic coverings, bare wires or char marks. If damage is found, the tapes or cables should be replaced.

Incorrect application of heat tape also poses a fire hazard. Use only one layer of heat tape. This will sufficiently protect pipes from freezing without presenting a risk of fire.

Many people also use heat tape in gutters, downspouts, and drains to prevent water from freezing in these areas and from backing up under roof materials, causing extensive roof damage and water leaks. However, it is important that the heat tape used is approved by a recognized testing lab for this type of application and that it be installed in accordance with manufacturer's recommendations. Misuse of heat tape in these cases creates an electrical hazard and a possible fire ignition source.

As winter arrives, a designated person should routinely inspect the property in order to limit damage if a water pipe has frozen. Mission churches, parish halls, schools, and other occupancies that are used on a limited basis should also be checked. These buildings can sustain extensive water damage before the problem is discovered. During holidays and weekends, when buildings are unoccupied (such as schools) or have minimum staff on hand, substantial losses can be incurred before it can be determined that a water pipe has frozen and burst. During periods of extreme cold, inspections performed every three or four hours would not be excessive.

Maintaining Adequate Heat Supply

All properties should be adequately heated during winter months to prevent pipes from freezing. If a building is unoccupied, a designated person should either maintain an adequate building temperature or turn off the water and drain the pipes. These steps are frequently neglected, even though either action will prevent damage to internal piping.

Temporary heating devices may be used to heat property areas which are vulnerable to the cold. However, care should be taken in the use of these devices. Precautions include:

1. Provide ample distance between heating devices and flammable or combustible materials.
2. Promptly and effectively service heating devices, as well as chimneys and flues, when needed.
3. Store fuel properly and use correct filling/firing procedures.
4. Provide alert and frequent supervision in areas where heating devices are used.

Freeze damage can be controlled and prevented by designing a maintenance and inspection program to winterize all properties.