



Protecting Vacant Properties from Winter Damage Losses

Proactive measures should be taken to protect vacant properties against winter-related damage. Frozen or burst pipes often cause water and mold damage, which are not covered under most property & casualty or lender placed hazard policies if “reasonable measures” were not taken to prevent the loss.

Leverage these checklists to protect your vacant properties from unprotected damage losses.

Long-Term Vacancy Checklist: Managing the Water Supply

If a property is going to be vacant for an extended period of time, managing the water supply is your best bet. This method is less costly than maintaining controlled heat, while also offering a better method for reducing losses.

- Properly insulate the property, paying particular attention to areas where pipes are located:
 - Locate and seal cracks and openings in walls, attic, basement, and crawlspace.
 - Weather-strip and caulk around crawlspace doors and basement windows.
 - Insulate unprotected pipes and do not leave any gaps.
- Turn off the main water supply to the property to prevent frozen-pipes.
- Open all accessible faucets starting on the top floor.
- Use an air compressor at mild pressure to blow out the lines through the faucets.
- Plunge remaining water from toilets and add anti-freeze.
- Open the faucet to drain the hot-water heater, and shut-off the gas and electric supply if heat isn't going to be maintained.
- Disconnect and drain garden hoses.
- Use an air compressor to blow out the lines of the exterior sprinkler system.
- Perform regular maintenance checks to quickly identify any pipe freezing or damage.
- Contract a plumbing, HVAC, or property preservation company if you prefer to outsource these tasks; consult with state Plumbing-Heating-Cooling Contractors Associations for referrals in the area.
- File all claims through your property insurance carrier, as some or all of these damages may be covered under the policy.

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Short-Term Vacancy Checklist: Maintaining Controlled Heat

If your vacant properties have interior sprinkler systems, it is better to control the heat rather than the water, since the water supply to internal sprinklers cannot be shut-off or controlled.

- Properly insulate the property, paying particular attention to areas where pipes are located:
 - Locate and seal cracks and openings in walls, attic, basement, and crawlspace.
 - Weather-strip and caulk around crawlspace doors and basement windows.
 - Insulate unprotected pipes and do not leave any gaps.
- If needed, contact the energy company to ensure the gas and electric bill has been switched to your financial institution and that service will be maintained.
- Maintain a temperature of at least 55 degrees on the property.
- Keep doors open to rooms with plumbing, to allow heat to flow throughout the property.
- Open cabinet doors on sinks to allow more consistent temperature around plumbing.
- Shut-off water supply and heat sources to the hot water heater, if separated from your boiler.
- If temperatures in the air become extremely cold, turn on the heat inside the property; check your policy to see what minimum temperature is required for claims to be paid.
- Perform regular maintenance checks to ensure heat is continuing to be supplied and to quickly identify any potential damage.
- Contract a plumbing, HVAC, or property preservation company if you prefer to outsource these tasks; consult with state Plumbing-Heating-Cooling Contractors Associations for referrals in the area.
- File all claims through your property insurance carrier, as some or all of these damages may be covered under the policy.

Contact us to learn more about our risk management services: alliedsolutions.net/contact-us.

