

FREEZE EVENTS



Freeze damage from winter weather events, such as burst pipes and ice dams, can cause significant property damage, leading to costly repairs and disruptions. Extreme cold events have become more volatile in recent years, costing more than **\$1.9 Billion in property damage from 2015-2024.**¹

TRENDS

Freeze events have **NOTABLY INCREASED** since 2000.²

There have been **28 MAJOR FREEZE EVENTS** in the United States since 2000.²



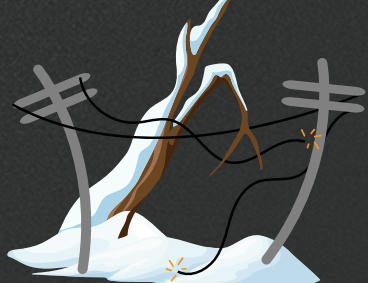
The increase in freeze events can be attributed to various factors, including **climate variability** and **changes in weather patterns.**²

COMMON HAZARDS/RISKS



Roof Damage

The accumulation of heavy snow and ice adds significant weight to roofs, potentially leading to structural damage or even collapse.



Electrical

Tree branches can break under the weight of ice, causing damage to the building's electrical service.



Burst Pipes

When water in pipes freezes, it expands, leading to increased pressure that can cause pipes to crack or burst.



Exterior Walls

Trapped moisture within wall materials can expand when it freezes, leading to cracks and fractures. This reduces insulation efficiency and increases heating costs.



Foundation Cracks

Freezing temperatures can cause the soil around a foundation to expand and contract, leading to cracks and structural instability. This is particularly concerning when a property has inadequate insulation or drainage systems.



Ice Dams

Ice dams form when melting snow on a roof refreezes at the eaves, creating a barrier that prevents proper drainage. This can lead to water seepage under shingles and into the home, causing damage to ceilings, walls, and insulation.



HVAC System

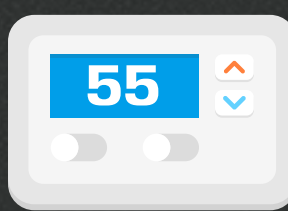
Heating, ventilation, and air conditioning (HVAC) systems can suffer during freezing conditions, especially if not properly maintained. Frozen components may lead to system failures, resulting in inadequate heating during critical times.

LOSS PREVENTION

Freeze storms present significant risks. Here are some loss prevention tips to help property owners mitigate freeze damage:

Pipes

Use pipe insulation or heat tape to protect exposed pipes, especially in unheated areas such as basements and attics to prevent pipes from freezing and bursting.



Indoor Temperature

Maintain a consistent indoor temperature of at least **55°F (13°C)**, even when unoccupied, to prevent pipes from freezing.

Gaps and Cracks

Seal gaps and cracks around windows, doors, and the foundation to keep cold air out and prevent warm air from escaping.

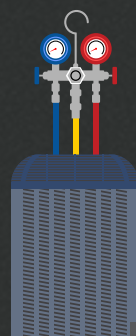


Windows and Doors

Use storm windows and doors to provide an **extra layer of insulation and block cold air** from entering the building.

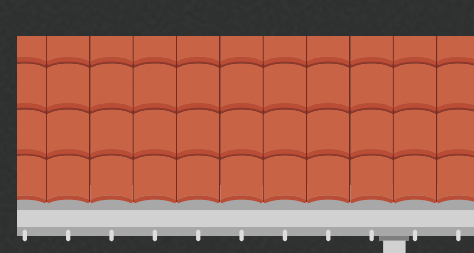
Heating System

Ensure your heating system is in good working order by having it **serviced annually**. This includes heating systems like a boiler, water heater, furnace, or heat pump.



Faucets

During extreme cold, **let faucets drip slightly to keep water moving** through the pipes and reduce the risk of freezing.



Gutters and Downspouts

Keep gutters and downspouts **clear of debris** to ensure proper drainage and **prevent ice dams from forming on your roof**.

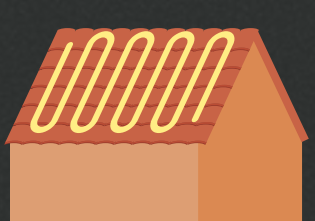


Trees

Trim overhanging branches that could break under the weight of snow and ice.

Roof Heating Cables

In areas prone to heavy snowfall, consider installing roof heating cables to help **prevent ice dams**.



Insulation

Ensure your building is well-insulated, particularly in remote areas, to keep the heat in and cold out.



Business Continuity

Create and implement a storm-ready strategy that includes emergency procedures, communication protocols, and safety measures.

