GUIDEONE® INSURANCE + SafeChurch®

Sprinkler System Freeze-ups

When the Protection System Becomes the Problem

Did you know?



Not only can freeze-ups of a sprinkler system leave your building and its contents susceptible to fire damage; freeze-ups also can cause significant water damage and interruption to your operations. Freeze-ups, activations and leaks are often the result of improper design, installation or maintenance.

What can you do?

Heating system failure: If your building's heating system is out-of-service and the interior temperature begins to drop, you should drain your sprinkler system. Utilize your sprinkler service company to provide this service. You also should have someone at your facility that is knowledgeable with your system and familiar with the draining procedures as a backup. Notify first responders that your sprinkler system is down and consider additional security measures to provide a safeguard against arson or accidental fire.

Severe weather conditions: Monitor the temperature where piping could be exposed to freezing. If possible, leave attic access doors open and remove ceiling tiles to keep areas where pipes are located above freezing temperatures.

Should a freeze-up, accidental activation or leak occur, take the following steps to protect your property while preserving evidence that could help recover damages:



- Shut off the water and begin initial damage mitigation.
- Report the claim immediately.
- Photograph the entire area; include wide angle shots of the whole space, all the way down to close-up shots of the failure. Be sure to capture the presence or absence of insulation.
- Instruct the repair company to give you all of the parts that are replaced. Retain those parts at your facility and your insurance company will make arrangements to get those from you.

By documenting the site of the loss and retaining damaged parts, you will provide valuable information for your insurance company to fairly and accurately settle your claim. Also, you are not responsible for a deductible if damages are recovered from a negligent contractor.

1111 Ashworth Rd / West Des Moines, IA 50265 / 1.877.448.4331 / GuideOne.com

© 2026 GuideOne Insurance. GuideOne® is the registered trademark of the GuideOne Insurance Company. All rights reserved.

This material is for informational purposes only. It is not intended to give specific legal or risk management advice, nor are any suggested checklists or action plans intended to include or address all possible risk management exposures or solutions. You are encouraged to retain your own expert consultants and legal advisors in order to develop a risk management plan specific to your own activities.