Water Damage Prevention: Frozen Pipes

Each year, as winter approaches and cold weather sets in, there is a chance that your building could sustain some damage that is associated with the cold temperatures. One of the most frequent causes of damage in the winter is due to water, which can become a major concern as the thermometer dips below freezing. Low temperatures can cause your water pipes to freeze, and in some cases, burst.

Prevention

The following precautions can help you safeguard your facility from frozen pipes.



During extremely cold outside temperatures, turn faucets on to a slow trickle to reduce the change that water lines from freezing.

- Wrap water pipes that are exposed to freezing temperatures and cold drafts and those located in unheated or non-insulated areas, with pipe insulation.
    - Pipe insulation can be found in local hardware stores.
- During cold temperatures, leave open cabinet doors where water pipes and drains are present, which will allow the warmer air to circulate around the pipes.
- During extremely cold weather, turn faucets to a slow drip or trickle, which will reduce the chances of the pipe freezing.
- Consider installing an automatic detection system that can monitor the temperature of a specific pipe. If the temperature of the pipe drops below a pre-set temperature, the unit will automatically shut off the main water valve. This will not prevent the pipe from freezing, but it will protect the pipes from bursting.
    - To determine the best system to install for your building needs, contact a qualified plumber.
- If the building will be unoccupied for an extended period during cold weather,
    - Set the thermostat at 50 degrees or above.
    - If possible, have someone check the building daily to ensure the heating system is working.
- Insulate outside walls and unheated areas of the building.
- Heat the basement and consider weather-sealing windows.
- Close all windows near water pipes and cover or close open-air vents. (Freezing temperatures combined with wind drafts can cause pipes to freeze more frequently.)
- Disconnect all garden hoses and install covers on all outside faucets.

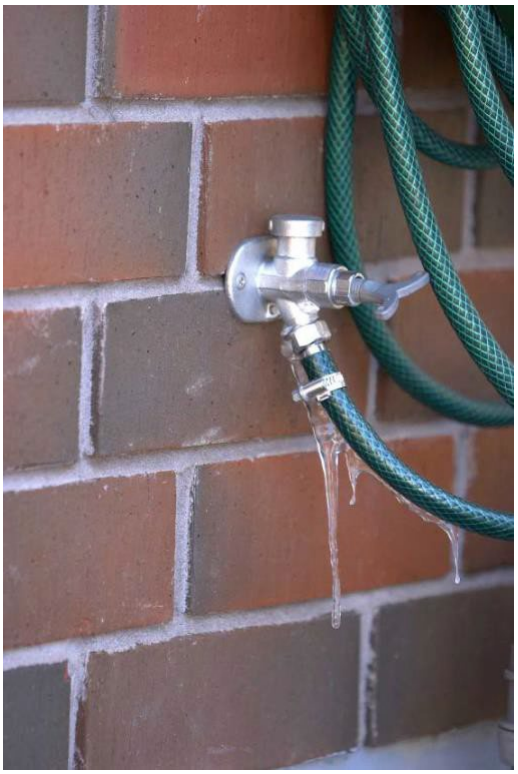
If a Pipe Freezes

- Contact a licensed plumbing contractor as soon as possible. A designated licensed plumbing contractor should be listed in your emergency contact information.

If a Pipe Bursts

- Shut off the water at the building's main water valve.
- Contact a licensed plumbing contractor as soon as possible. A designated licensed plumbing contractor should be listed in your emergency contact information.

Because you never know how cold temperatures can affect a building, it's important to follow these recommended tips to prevent water damage from occurring due to frozen pipes. By doing so, not only will you protect your facility, but you also will be able to continue with your ministry without any interruptions.



This is an example of a garden hose that should have been disconnected before freezing weather occurred. A building's water line could burst if a garden hose is left connected when the temperatures dip below freezing.

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.