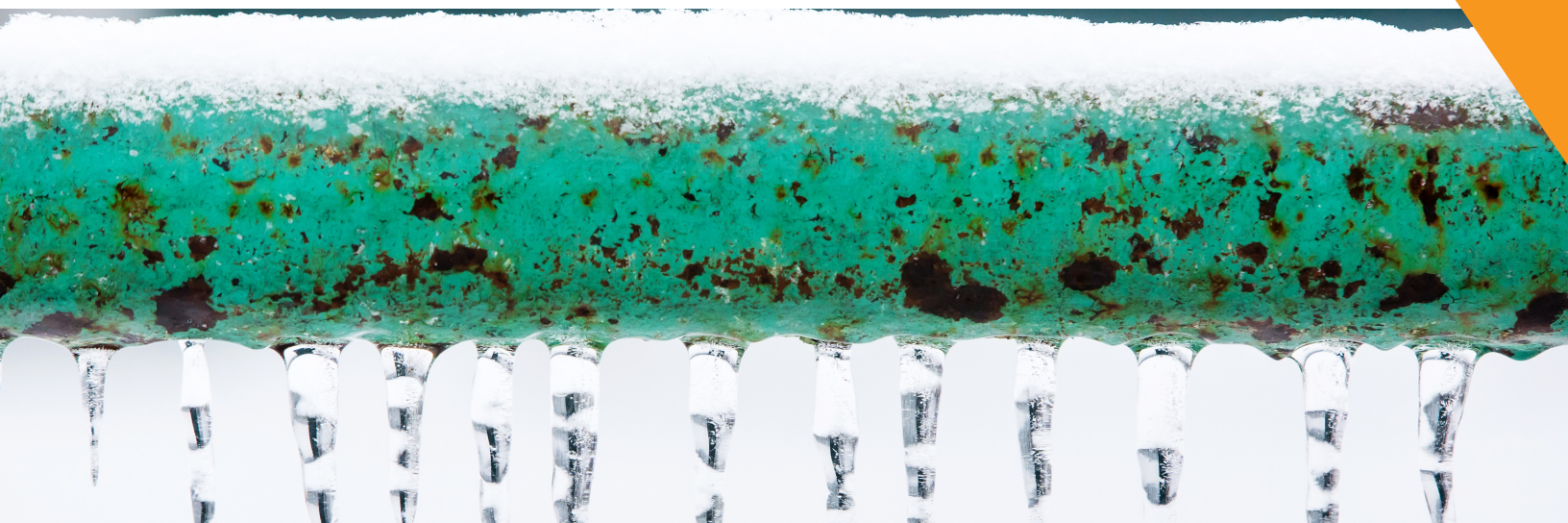


Winter Pipe Freeze-Up Prevention Checklist

Costly, inconvenient and generally preventable, pipe freeze-ups often are caused by employee error, mechanical failure or lack of proper HVAC maintenance.



Prewinter Checklist

- Establish an annual inspection of your HVAC system by a certified technician as part of your preventive maintenance plan.
- Please consider setting up an ongoing HVAC preventive maintenance contract with a technician who can be called in emergencies.
- Ensure that HVAC controls are reset for winter months to cycle 24/7 and are set to 60 degrees at a minimum.
 - Most freeze-ups happen over long weekends, school breaks, or overnight when heating systems are in energy-saving mode.
- Test all generators and remote notification systems to ensure they are available and working effectively during a power outage.
- Install low-temperature alarms and test with remote dialing in your boiler rooms and as needed throughout buildings.
- Identify areas needing improved insulation and circulation in winter and address them in summer months. Create and maintain a response plan.
 - Include current contact information for staff, contractors, insurance agents, etc.
- Budget for capital improvements, including maintenance and equipment replacement.
- Know where water shut-off valves are located so water can be isolated as much as possible.
- **Dry pipe sprinkler system**
 - During annual testing, notify your technician of low points in the system and confirm the technician completely drains the system. Maintain all documentation.



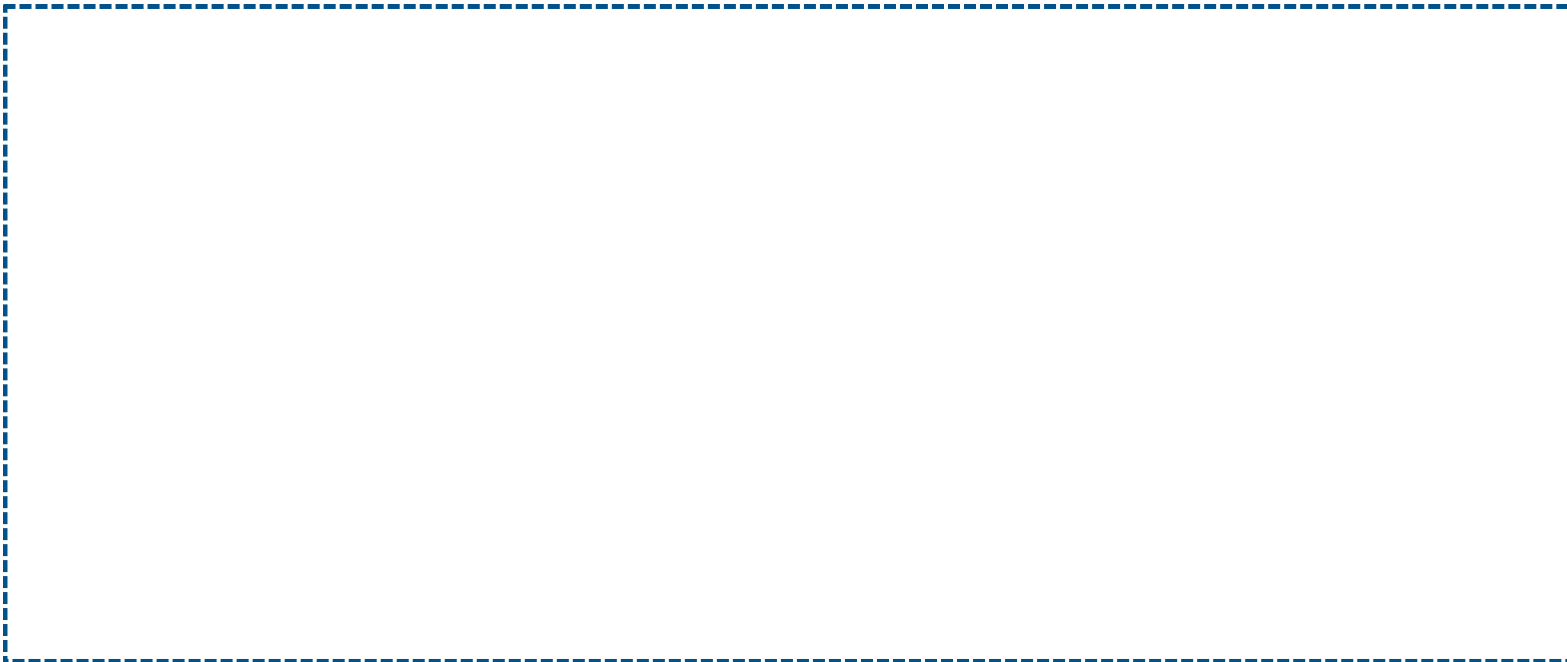
In-Season Checklist

- Ensure vents are clear and outside dampers are closed. Blocked vents cannot circulate air properly. Check for any signs of leaks, including stained ceiling tiles and rust buildup.
- **Exposed plumbing**
 - Use thermographic technology (cameras or smartphone app) to scan walls to determine where plumbing may be at higher risk for freeze-ups.
- **Building checks**
 - Perform physical building checks during cold snaps to ensure heat is working properly and that no windows or doors were mistakenly left open (at night or first thing in the morning).

In Case of a Freeze-Up

- Ensure the area is safe and that electrical hazards have been isolated.
- Contact your emergency provider to initiate cleanup.
- Shut off water valves and isolate water damage.
- Use absorbent socks to control the damage.
- Contact your Trident claims adjuster for information on the next steps at: <https://paragoninsgroup.com/our-brands/trident-public-risk/claims/>

Needed Actions:



The insurance policies, not this descriptive brochure, form the contract between the insured and the insurance company. The policies contain limits, exclusions, terms, and conditions that are not listed in this brochure. Not all coverages are available in all states. All coverages are subject to individual underwriting judgments and to state legal and regulatory requirements. This brochure is provided for informational purposes only and does not constitute legal advice. Policies for this program are issued by one or more insurance companies of Paragon Insurance Holdings, LLC.

Trident is a registered service mark of Paragon Insurance Holdings, LLC.

Contact Trident today for your public entity insurance solutions!



Trident Website



Trident Public Risk Solutions