

THE COMMUNICATOR

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Property claims in North Dakota are mostly cyclical and predictable by season, except for one constant. We can expect hail in the summer months, ice storms in the winter months, and high winds every, single, day. Every winter, with the cold weather and wind combined, we have a fair share of claims involving frozen pipes. These claims are even more prevalent during holiday closures when buildings are temporarily vacant. The facts surrounding the loss are often similar, someone leaves a window open, the wind blows perfectly to push cold air through a vent, or the thermostat gets turned down, resulting in a pipe in an entry way or exterior wall freezing and bursting.

With that in mind, a loss prevented by taking half an hour ahead of time to make sure the building is secure and properly heated is a much better investment in your time than having to work through the cleanup, and repairs, along with the overall frustration and interruption to your operations. Not to mention, it's usually extremely cold when you get the call and head to the building to figure things out.

On a brighter note, legislative session is around the corner and one of the bills being prepared is to move the administration of the State Fire and Tornado Fund from the Insurance Department to the Office of Management and Budget. As change always does, this will bring opportunities to make improvements to the program, which we are studying.

We understand there are a thousand things on your ever-increasing list of things to do. So, thank you for taking care of our public buildings. An ounce of prevention is worth a pound of cure.

If you have any questions about the information provided in this newsletter, please reach out to us at NDFT@ndirf.com.

Thank you for being a part of the NDFT!

Sincerely,

Keith Pic
NDIRF CEO

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NORTH DAKOTA
State Fire and Tornado Fund

Administered by the North Dakota Insurance Reserve Fund

PREVENTING PIPE FREEZES AND PIPE BREAKS (PART 1)

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The trees are bare. Mother Nature's fury has started for winter. The clocks have been changed and with the additional hours of darkness, temperatures are now settling below freezing at night. As winter begins its annual visit, this is the time to minimize the opportunities for conditions leading to freezing pipes and their subsequent rupture, damage and disruption.

WATER DAMAGE LOSSES

Water damage losses are one of the most common losses during cold and freezing temperatures. These losses affect all areas of school buildings and create significant disruption to activities. Many of these losses are preventable with adequate pipe insulation, pipe tracing, heating system extensions, proper building management system setbacks and emergency generators.

FREEZING AND BURSTING PIPE BASICS

The time to start preparing is behind us. Being proactive now can keep your pipes warm and protected this winter. The following tips will prevent your pipes from freezing and keep water flowing this winter.

When pipes freeze, pressure builds and could result in them bursting at their weakest point, potentially causing water damage. Pipes in crawl spaces, exterior walls, team and locker rooms and outdoor hose bibs are particularly vulnerable, especially when they're subjected to extra cold air.

We all know that freezing begins at 32° F, but at what point do pipes freeze within our buildings? Temperatures only need to drop to about 20° F for a few hours to put exposed pipes at risk. So, your best bet is to insulate your exposed pipes to keep that temperature well above the freezing point.

BEST PRACTICES TO KEEP PIPES FROM FREEZING

The key to keeping your pipes away from freezing temperatures isn't reaction - it's preparation. Check out these tips on how to help you prevent the risk of your pipes even coming close to freezing temperatures.

Cover exposed pipes with insulation sleeves

Insulation sleeves, usually made of foam and are available at any building supply store, are inexpensive ways to surround your pipes with warmth and keep them from freezing in the cold temperatures. They're affordable and easy to install, making them an excellent alternative to paying thousands of dollars to fix a frozen and burst pipe and its aftermath.



Seal cracks in the walls that let cold air in

A small wall crack that lets in a small amount of cold air might not seem like a big deal but add all those little cracks together and you'll find out that they're costing you quite a bit of money on your heating bill and doing damage to your pipes, too. Seal cracks and openings around windows, doors, and at sill plates. Use weather stripping to stop the air from getting in and consider picking up a couple of draft stoppers for your doors to the outside. They're both easy to install, help prevent your pipes from freezing and are even easier to remove come springtime.

Turn off and empty outdoor faucets

A pipe without water in it won't be able to freeze or burst, so make sure you turn off any outdoor faucets. After shutting them off, open the faucet to drain any remaining water. While you're at it, disconnect and store any hoses you might have left outdoors so they don't become damaged by the freezing temperatures.

Pay attention to pipes in unheated or under heated areas of your buildings

Pipes in crawl spaces and basements run a higher risk of freezing than your main-level pipes, so make sure to take all tips into consideration and pay special attention to those areas.

Keep your garage and shop doors closed

Not only will closing your garage and shop doors keep critters from getting into your stuff, but it'll also keep your garage or shop areas warmer and add an extra layer of protection to stop any pipes from freezing in these areas or along its walls.

Open interior faucets

If a cold snap is fast on the way and you don't have time to take all the previous recommended steps, you can still help prevent frozen pipes with a simple turn of the faucet handle. Open your faucets just slightly to allow a small flow of water. Moving water is less likely to freeze, and it relieves excess pressure that builds if freezing does occur.

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