

Leave the heat on!

PROTECT YOUR FACILITY DURING THANKSGIVING BREAK

Freeze claims each year cost hundreds of thousands of dollars. During Winter Break 2022, \$5 million was paid for water damage resulting from frozen pipes that burst in the FPMA property program. More than 70 claims were reported.

RISKS DUE TO WINTER PERILS:

- No oversight to the property resulting in damage found later
- Risk of unexpected displacement
- Running out of fuel or the pilot light on the furnace blowing out
- Windows and doors not closed/ functioning properly
- Not performing needed maintenance on heating systems or boilers
- Well-intentioned member turns off the heat to save expenses
- The Facility is not adequately insulated- interior part of the property has better heating than the exterior
- Property premiums increase, because of these claims, which every member helps to pay
- Frozen pipes create breaks in the plumbing system, causing catastrophic water damage once the water thaws

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PROTECT YOUR HOME!

- Keep the heat on. Set the thermostat at or above 60 degrees during the winter months.
- Conduct daily walkthroughs throughout the house over extended breaks. Make sure the person doing the walk though knows the emergency contacts and how to turn the water off.
- Check all windows and door to ensure they are closed tightly.
- Hire a professional property management company to help maintain and secure the property.
- Turn off and drain the plumbing system.
- Make sure you have enough fuel for the winter months.
- Consider installing a water detection/heat monitoring system.
- Open the indoor faucets slightly to allow water to trickle. Moving water does not freeze as easily.
- Leave the doors to cabinets that contain water lines open; this will allow heat to enter that area.

Following these steps will allow you to protect your chapter facility during break periods. Additional resources, including a complete Winter Break Checklist, can be found on our website, HolmesMurphyFraternal.com

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