



## Ecclesiastical Insurance Office plc

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### **UNIQUE HAZARDS OF CANADIAN WINTERS**

DATELINE TORONTO, ONTARIO – Colin Robertson, Risk Control Manager for Ecclesiastical Insurance in Canada, advises that winter weather fluctuations can, and do, result in serious accidents, personal injuries and property damage. Temperature fluctuations strain a building's infrastructure making it difficult to keep up with maintenance demands. Sub-zero temperatures may cause water pipes to freeze and rupture. A sudden rise in temperature may cause accumulations of ice and snow to quickly melt and cause flooding. With awareness and vigilance, these hazards can be managed to decrease the likelihood of a weather-related incident.

#### Ruptured Pipes

Undetected ruptured water pipes can cause devastating amounts of damage. When ruptured pipes thaw, escaped water can accumulate in pools eventually leading to collapsed ceilings and flooding to the floors below. Damage to structural features and electrical wiring often pose a threat to the safety and well being of a building's occupants.

Take the following practical steps to reduce the likelihood of frozen water pipes.

- Seal off areas where cold air can enter the building (especially if there are pipes nearby) and insulate attic spaces, outside-facing walls, and the sides of water tanks
- Insulate water pipes or use electric trace heating elements and protect pipes in unheated areas like attics, basements, outbuildings, and under floors
- Open attic trap-doors on cold winter days to allow heat to circulate upward
- Ensure that sprinkler systems are appropriately configured for winter conditions. In 'wet-pipe' systems, ensure that adequate heat is supplied to all sections. An antifreeze loop system or electric trace heating should be used for sections of pipe that are exposed to the cold
- 'Dry-pipe' sprinkler systems do not normally contain water in their piping and can reduce the threat of freezing and flooding. However, they must be properly winterized. Valves and pipes on the water-supply side of the system should be properly insulated, and care should be taken to drain any water or condensate from low points in the system, where freezing could still occur
- Leave central heating on a 'frost protect' setting overnight
- Re-washer any dripping taps to reduce the likelihood of freezing
- Ensure that the building's 'stop tap' can be accessed quickly in an emergency and that custodial staff are aware of its location.

If you discover a frozen or ruptured water pipe:

- Turn off the water at the building's main 'stop tap' immediately, and turn on the faucet closest to the rupture to allow water to flow through.
- If any water has leaked near electrical wiring or appliances, immediately shut off electricity at the main panel and consult an electrician. Never touch wiring or equipment that has become wet.
- Immediately contact a professional plumber to make necessary repairs. Never attempt to thaw pipes with a blowtorch or heat gun.
- Ensure that no building occupants are present in areas that may have become unsafe due to water-leakage.
- If an adjacent area is safe to enter, remove any contents or furnishings that could potentially be damaged as the pipe thaws.
- Inform your insurance company of any sustained or possible loss.

### Blocked Drains and Gutters

A rapid thaw can melt masses of accumulated ice and snow, overwhelming drains and gutters, and ultimately flood buildings.

- At least twice a year, ensure that gutters and drains are clear of any debris that might block the flow of water away from a building.
- After gutters and drainpipes are clear of obstructions, the gutters should be flushed out with a hose. All drainpipes should be positioned to drain water away from the building's foundation.
- Following periods of heavy snowfall, it is advisable to have a contractor or custodian clear snow and ice from any flat roof surfaces. Snow accumulation can cause a flat roof to buckle, and falling ice and snow can injure people or property below. Snow should be cleared from roofs in a safe and controlled manner, ensuring that the areas below are free of vehicles and passers-by.

Winter weather poses many challenges to building administrators and custodial staff. Undertaking documented regular inspections is an essential part of an effective risk control and property maintenance program. The benefits of such a program include decreased risk of accidents, lower maintenance costs and increased security.

### **About Ecclesiastical Insurance**

Ecclesiastical Insurance is the insurer of choice for Canada's places of worship, and a specialist insurer of retirement homes, education facilities, museums and galleries, charities, non-profit organizations, and heritage properties.

Established in the United Kingdom in 1887, Ecclesiastical has been present in Canada since 1972. The company is owned by a charitable trust, and is committed to serving the needs of its customers and the larger community. Apart from funds required for business operations, group profits are redistributed for the benefit of faith and charitable initiatives. Ecclesiastical is rated "A" by A.M. Best, and "A-" by Standard and Poor's.

For information about Ecclesiastical's specialized products, risk control and claims service, please contact:

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