



RiskSmart Tips

A regular update on risks
and insurance trends

By Charles T. Wilson

Cold Weather Alert

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The temperature in the Bay Area is supposed to drop into the 20's - record lows - over the next few days. Is your business or home at risk?

Consider extra protection for your exterior water pipes, faucets and hoses.

The best protection is to close the interior water shut-off to exterior lines, then open the exterior spigots and disconnect hoses so there are openings for expansion if any remaining water freezes in the lines.

Second best is to disconnect hoses and put insulating "boots" on the faucets where they come out of the walls.

Consider foam pipe protection on all interior hot and cold piping in unheated areas and crawl spaces.

Check carefully when temperatures rise during the day to see if there are any leaks so you can spot a burst or cracked pipe early and prevent flooding. Make temporary repairs with "leak tape" available at hardware stores, or turn off the water supply until a plumber can fix the problem.