



RISK MANAGEMENT

Winter Freeze Protection

Prevention, Preparation, and Recovery



Overview

Winter weather can create significant challenges for businesses, homeowners, and marine operations alike. Extended periods of freezing temperatures, snow, and ice can strain buildings, infrastructure, and critical systems, often leading to frozen pipes, water damage, safety hazards, and operational disruptions. These losses are not limited to traditionally cold regions—unpredictable weather patterns are increasing winter-related risks across the country.

How Brown & Brown Can Help

Brown & Brown provides insurance and risk management solutions designed to help protect what matters most. This guide outlines practical recommendations and preparedness checklists for businesses and individuals, tailored to the unique exposures associated with different properties and operations. Learn tips on how to prepare for winter conditions, reduce risk and recover more effectively when cold weather strikes.

Checklist for Businesses



Overview

Winter weather and extended freezing temperatures can create serious risks for commercial properties, particularly when buildings are unoccupied or areas are difficult to heat. Frozen pipes and compromised fire protection systems are among the most common and costly sources of winter-related losses. Proactive planning and monitoring can help reduce damage, downtime, and disruption to operations.

Common Impacts

Freezing temperatures can occur anywhere in a building. The most susceptible areas are unheated spaces such as attics, crawlspaces, concealed areas above suspended ceilings, closed soffits, uninsulated or unheated stairwells, and loading dock areas where large exterior doors may be left open.

When indoor temperatures drop too low, stationary water in sprinkler piping and plumbing can freeze.

Because water expands when frozen, pressure can build inside metal or plastic piping, leading to cracks or joint failures. As temperatures rise and the ice thaws, damaged piping may release water under high pressure, causing extensive property damage and potentially impairing fire protection systems.

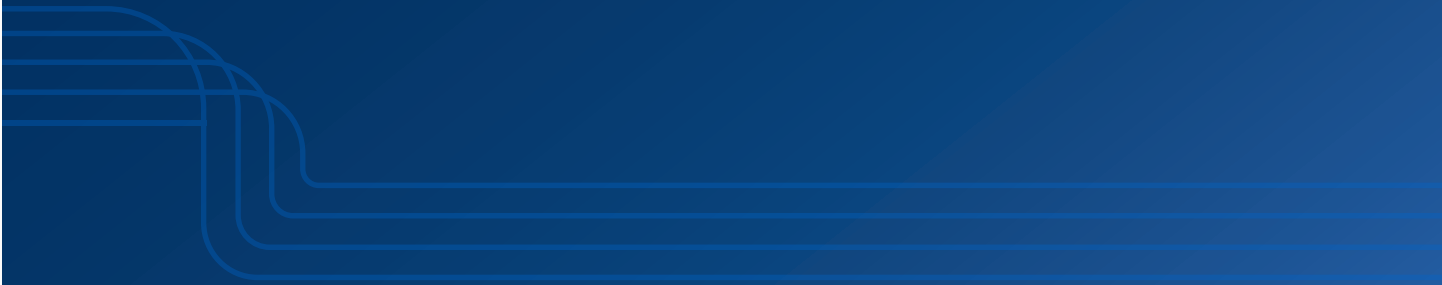


Winter-related property losses are often preventable with proper planning, monitoring, and maintenance. By identifying vulnerable areas and taking steps before temperatures drop, businesses can reduce the risk of costly water damage and operational disruptions. Brown & Brown risk advisors can help evaluate exposures and support cold weather preparedness efforts year-round.

Freeze Protection Checklist for Businesses

- 1 Locate main sprinkler system and domestic water supply shut-off valves. Ensure they are accessible and that appropriate personnel know how to operate them.
- 2 Place thermometers in areas where heat may be difficult to maintain. Closely monitor building temperatures when outdoor temperatures fall below freezing.
- 3 Inspect building and piping insulation, particularly in areas affected by recent construction or renovations. Seal cracks and penetrations where cold air may enter. Ensure all windows and doors are tightly closed.
- 4 Confirm adequate heat is reaching all areas with wet sprinkler piping or domestic water lines. For concealed spaces, consider temporary access openings to allow warm air circulation.
- 5 Remotely monitor building temperatures during periods when the facility is idle or unoccupied. Consider integrating low-temperature alarms with existing security or fire alarm systems.
- 6 If severe winter weather is forecast, confirm emergency generators are operational and capable of maintaining building heat. Consider onsite monitoring by security or facilities personnel during extended cold events.

Checklist for Homeowners





Overview

When temperatures drop, preparation can make the difference between minor inconvenience and major damage. Taking preventive steps throughout the year helps protect your home, reduce safety risks, and minimizes the potential for costly repairs. Brown & Brown personal insurance advisors can help you understand coverage considerations and preparedness strategies for winter weather.

Common Impacts

Extreme winter weather continues to cause significant property damage across the U.S., including in regions that historically experienced fewer freeze events. Common sources of winter-related losses include:

- Frozen pipes that rupture and leak after thawing
- Roof damage from ice dams or heavy snow accumulation
- Slippery, icy walkways and driveways
- Falling trees or downed limbs
- Fires from heating appliances, fireplaces, or unattended candles

For seasonal or secondary homes, lack of occupancy is directly linked to increased loss severity. The most vulnerable areas include unheated attics, crawlspaces, unfinished basements, and garages where exterior doors may be left open.



Proactive Recommendations

- Invest in a smart thermostat that allows remote temperature control and alerts for low temperatures or power disruptions
- Consider water monitoring and automatic shutoff devices to help detect leaks and limit damage
- Consult a plumber or Brown & Brown advisor to determine appropriate options for your home
- Know where your water shutoff valves are located and how to use them
- If you have household help or rely on neighbors, ensure they are familiar with shutoff procedures
- For secondary or seasonal homes, consider shutting off the water supply whenever the home is unoccupied, regardless of season
- Hire a caretaker or establish a plan for regular property checks during extended absences or severe weather

Freeze Protection Checklist for Homeowners

- 1 Inspect insulation annually, including attic spaces and exposed or unheated piping
- 2 Have your roof inspected annually and after major storms
- 3 Consider roofing materials designed to reduce ice dam formation
- 4 Seal gaps around windows and doors
- 5 Trim trees and remove limbs near structures or power lines
- 6 Clean and maintain gutters regularly
- 7 Consider a whole-house generator to maintain power and critical systems during outages
- 8 Maintain portable generators per manufacturer guidelines and keep adequate fuel on hand
- 9 Keep an emergency kit stocked with nonperishable food, medications, flashlights, and batteries
- 10 Have chimneys inspected and cleaned regularly and ensure proper ventilation for gas fireplaces
- 11 Maintain walkways and driveways, repairing cracks that could worsen with freezing
- 12 Keep indoor temperatures at or above 65 degrees when occupied and at least 50 degrees when unoccupied
- 13 Allow faucets to drip during freezing temperatures and open cabinets under sinks to allow warm air circulation
- 14 Never leave candles or fireplaces unattended during power outages
- 15 Salt walkways and monitor for icicles above entryways
- 16 If someone is checking on your unoccupied home, ensure they inspect every room, including attics, basements, and crawlspaces
- 17 If snow accumulation exceeds 12 inches on your roof, consider professional removal





About Brown & Brown

Growth has no finish line. Our team is with you along your growth journey to help find solutions that meet your ever-evolving insurance needs. Whether you are a highly complex multinational enterprise, an individual or anything in between, our experienced teams can help to find solutions at every stage.



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