

PREPARE YOUR CONDOMINIUM FOR SEVERE WINTER WEATHER

ALLIANZ RISK CONSULTING



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When residents of your condominium complex vacate for the winter months, it's important that they take necessary steps to winterize their unit to protect against severe weather. These precautions not only help to protect their unit from damage, but also help protect their neighbors and the complex itself against risks that multiply when many units are vacant at one time.

Below are a few simple steps you can use to remind residents to take before they fly south for the winter.

PREPARE UNIT TO PREVENT PIPES FROM FREEZING

Frozen pipes are one of the biggest causes of property damage. In fact, a burst pipe can result in more than \$5,000 in water damage, according to Insurance Institute for Business & Home Safety (IIBHS) research. There are a number of small steps that you can perform to prevent pipes from freezing.

It's wise to leave the heat on during winter months and turn the water heater setting to "low" but not "off" — which is far less expensive than water damage caused by a burst pipe. Allianz risk consultants recommend keeping the heat above 55°F within finished living areas to prevent pipes from freezing. It's also critical to maintain a minimum of 40°F in unfinished attics, basements, and garages to protect fire sprinkler systems as recommended by the National Fire Protection Association (NFPA – www.nfpa.org). Ensure that "smart" or programmable thermostats have fresh batteries so the heat does not inadvertently shut off if the batteries die.

For added surety, shut off water and drain pipes if possible to prevent freezing. If you don't have access to the water main, an alternative method is to let the cold water drip slowly during extreme cold.

If both the cold and hot water lines flow to one spigot, the drip should be a combination of both. Allowing water to flow slowly through the line helps prevent ice from forming in the pipes as the water temperature is above freezing. It's a good idea to leave kitchen and bathroom cabinet doors open so heat can circulate around pipes. Also, fill toilets with environmentally friendly anti-freeze to prevent freezing water from cracking the bowl and tank.

INSTALL AN AUTOMATIC WATER SHUT-OFF DEVICE

Water damage is one of most expensive and frequent causes of loss. An automatic water shut-off device detects leaks in the domestic water supply system and automatically shuts off the water supply when it detects a leak — even if the unit is unoccupied when the leak occurs. These devices can connect to a central station alarm system that activates when the shut-off valve trips.

INSPECT THE FIRE SPRINKLER SYSTEM

If your unit is equipped with a fire sprinkler system, the NFPA recommends that you have the system inspected annually to ensure it is in proper working order. While many of these systems use "dry-pipe" technology, condensation can still accumulate in the pipes and freeze, resulting in damage or failure. Fire sprinkler inspections should only be performed by a certified professional. Check with your homeowners association to determine who is responsible for maintaining the sprinkler system.

INSPECT WEATHER STRIPPING AROUND DOORS AND WINDOWS

Since you are running your heating system, it is wise to ensure that weather stripping is properly aligned and in good condition. All doors and windows should be properly sealed with weather stripping. Also, check the thresholds on doors and make sure the rubber stripping contacts the surface to create a tight seal that prevents water and cold air from entering the home.

HAVE YOUR FURNACE, CHIMNEY, HVAC SYSTEM AND WATER HEATER INSPECTED BY A PROFESSIONAL

It is important to have these critical elements cleaned and inspected every year. A properly maintained heating system is essential to your safety and that of your neighboring residents, but it also helps ensure that the equipment will work reliably when your unit is unoccupied over the long winter season. It's also a good time to replace filters and fire alarm batteries.

The NFPA recommends that chimneys be inspected at least once a year and cleaned as necessary. It's important to recognize that chimney inspection and cleaning is a specialized job and should not be performed by a general maintenance company or handyman.

HAVE YOUR CONDO CHECKED REGULARLY WHEN UNOCCUPIED

Always advise your property manager of plans for extended vacancy. While your unit is unoccupied, it is important to arrange for a caretaker or "winter watch" service to check on it regularly. The inspection should include checking all water sources, both inside and outside your unit, for any indication of an active water leak. Conduct a complete walk-through of the property and make sure they know the location of the main water shutoff valve.

Arrange formal permissions for the maintenance or property manager to enter your condo unit if necessary and leave a key. Be sure to review any specific language in the master deed or association regulations that allows property managers to enter your condo without permission. Forcible entry may be permitted if proper winterization has not occurred — at your expense. Have your legal counsel review the policy for compliance with your governing documents and state statutes.

FOCUS ON ROOFING

Snow loads can vary greatly by the water density of the snow. Wet snow can weigh up to three times the weight of dry snow. (Up to 21 lbs. per square foot). Roof geometry plays an important role in regards to snow accumulation on roofs. Low slope roofs, as an example, 10 degree slope or less, retain more snow. In addition, roof protrusions, obstructions and elevation changes, along with drifting can cause unbalanced snow loads. Have a plan to **safely** remove snow load if necessary. Use caution in regards to not damaging the roof during snow removal operations. One guideline is to leave 2 inches of snow on the roof as a buffer.

The roof should be inspected by a qualified contractor on a regular basis. There should be focus on such items as areas for potential snow accumulation, areas for potential ponding, areas that have been "trapped" by the addition of roof mounted equipment, deterioration of roof cover and the condition of any previous repairs. There are a wide array of evolving technologies that can be helpful in protecting your roof. Thermal technology, roof load sensing technologies and remote temperature sensing technologies can all bring value with the appropriate application.

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