

## Frozen Pipes

When determining the cause of loss, should your investigation determine that the loss is a result of a **frozen pipe**, further investigation is needed to assist the desk adjuster in his/her coverage determination as coverage may not be afforded for the loss.

Below are some questions to ask, however, **do not limit yourself** to these questions. Remember to obtain as much information as possible in order to assist the Client in their coverage determination.

### Observations and Investigative Questions to Ask:

1. Confirm the date of loss with the Insured and/or their representative.
2. If the Insured does not know the exact date of loss, when did they first notice the loss?
3. What is the source of heating for the property? (Gas furnace, electric baseboards, propane tank, oil tank, et cetera.)
4. What pipe broke? (Supply line to sink, fire sprinkler system, et cetera.)
5. Where is the location of the pipe that broke. Is it an interior wall? Exterior wall? (Demonstrate this on your sketch.)
6. Who are the utility service providers for the property?
7. Were any of the utility services interrupted at any time prior to the loss and if so, why?
8. At what temperature is the property normally kept?
9. At what temperature was the property kept on the day of the loss?
10. Was the property rented prior to or on the date of loss? If so, obtain a copy of the lease.
11. Was the property occupied or vacant on the date of the loss? If so, when was the last time it was occupied?
12. Why was the property unoccupied or vacant?
13. How much of the property is unoccupied or vacant?
14. What is the temperature inside the dwelling/building upon your inspection?



### Additional Photographs to Obtain:

1. Photograph the pipe that ruptured close up showing the rupture, and another photograph farther away to show the location of the pipe break in the room.
2. Photograph any work invoices for the original installation of the line that broke.
3. Photograph any work invoices for the repair of the broken line.

As always, be sure to include a sketch with your report. Don't forget to **annotate on your sketch** where the frozen pipe was located (i.e. exterior wall, interior wall) of the dwelling/building