



Winter Freeze-Ups

As winter approaches, municipal administrators and facility managers must address the increased risk of freeze-ups and operational disruptions for municipal buildings. Frozen pipes and HVAC system failures can result in costly repairs and significant downtime. These issues are especially prevalent during unoccupied hours, such as weekends, extended holidays, or school breaks, when heating systems are often set back to lower temperatures, and staff are not on-site. Taking proactive steps now is crucial to minimize these risks and protect your facilities from winter-related damage.

Loss Lessons Learned: With the possible exception of fire losses, water losses due to frozen pipes are consistently one of the highest cost loss types that MIIA experiences. The costs to remove, remediate, and repair can easily run into the hundreds of thousands of dollars. The direct costs are considerable as are the many disruptions to normal operations. As well, these losses directly impact MIIA's loss experience and are viewed as "attritional" or preventable by reinsurers which ultimately increase MIIA's reinsurance costs.



Steps to Protect Your Facilities: To help you prepare for the upcoming winter, MIIA has developed a comprehensive [Technical Guidance Document](#) that outlines essential steps for preventing freeze-ups. This guidance provides clear instructions for actions to take before, during, and after the onset of extreme cold weather cold weather, including:

- Inspect and maintaining heating systems and fire sprinkler systems.
- Insulate pipes and check for vulnerabilities in unheated areas.
- Prepare backup systems for power outages and extreme cold.
- Use smart technologies to monitor temperature and alert staff to potential issues in real-time.

By following these guidelines, you can significantly reduce the risk of freeze-ups and avoid the costly consequences of water damage and system failures. MIIA encourages all members to prepare prior to the onset of extreme cold weather to ensure their buildings are ready for the harsh winter months.

For complete details on the steps to protect your facilities, please refer to the linked Technical Guidance Document. In addition, some of these practices may be eligible for MIIA Rewards credit, and the tools may be eligible for a MIIA Risk Management or Flex Grant. Please discuss with your Risk Manager for further details.

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