



## J. Pekala & Associates, Inc. Quarterly Newsletter

4th Quarter 2008

Issue 11

As we are at the end of the fourth quarter of 2008, I am happy to provide you with our newsletter. I also want to again thank you for allowing our office to service the insurance needs of your organization.

**Cold Weather Freeze-Up:** One of the most frequent causes of property damage in winter is due to water. Low temperatures can cause your water pipes to freeze or burst. Please see our “Water Damage Prevention-Frozen Pipes” attachment for precautions to help you safeguard your facility from frozen pipes. For information regarding fire protection systems, please see the Senior Living Communities article below.

If a pipe bursts, shut off the water at the building’s main water valve and call a licensed plumbing contractor as soon as possible. If a pipe freezes, call a licensed plumbing contractor as soon as possible. **NEVER ATTEMPT TO THAW PIPING USING A BLOW TORCH OR OPEN FLAME!**

**Senior Living Communities:** Many SLC’s as well as churches and schools have fire protection sprinkler systems. Cold water freeze-up can cause vital fire protection systems to malfunction. Cold temperatures can also cause sprinkler piping to burst which may result in major water damage to buildings, contents, and equipment. Pipes bursting can also impair automatic sprinkler systems and leave a major portion of your facility without fire protection. A fire during this situation may result in a major interruption to your business and a huge loss. In the interest of maintaining sprinkler protection in your property, building owners must be aware of cold weather and freezing temperatures. All key personnel should be aware of freeze protection and emergency preparedness procedures.

**Proactive Actions Include:**

- Perform freeze protection inspections and be cognizant of shutdown procedures
- Have a contingency plan with contractors and suppliers
- Establish pre-emergency planning for fire, water damage and snow removal.
- Boilers, furnaces, heaters and flues should be serviced regularly
- A no smoking policy should be strictly enforced
- Any flammable or combustible liquids should be safeguarded

**Water Supplies**

- Tanks should be leak free and pressure should be checked
- Water temperature should remain at 42 degrees.

- Fire hydrants checked for proper drainage by outside contractors or water department
- Buried sprinkler control valves and valve pits should be marked in the event of heavy snowfall
- Fire pump room should not drop below 70 degrees.

#### **Wet Pipe Sprinkler System**

- All areas of buildings with sprinkler systems should maintain temperature of 40 degrees or above
- Cold weather valves should be closed while all others should remain open
- Windows, skylights and doors should be in good condition and sealed tightly

#### **Dry Pipe Systems**

- Dry lines should be checked for proper drainage as trapped water can freeze and cause breakage.
- Low air pressure alarms should be provided, calibrated and connected to constantly attended locations
- Low pressure switches should be set at 5 psi which is above trip point of dry pipe valve

**Loss Control:** With the goal of making churches, senior living communities and other non-profit organizations safer, our two top insurance companies, GuideOne Insurance and Philadelphia Insurance both have programs for their policyholders to access information on loss control. Issues such as facility safety, financial safeguards, emergency preparedness, children and youth safety, vehicle and driver safety and a host of other important safety concerns facing organizations like yours are addressed. These FREE programs offer risk management resources such as fact sheets, checklists, sample procedures, articles, and e-newsletters with recommendations to help protect your organization. Don't wait until tragedy strikes to recognize the need for risk management in your organization. Be proactive! Sign up today.

- **GuideOne customers - [www.SafeChurch.com](http://www.SafeChurch.com).** You will need your policy number and agent number (37475).
- **Philadelphia Insurance Customers – [www.losscontrol.com](http://www.losscontrol.com).** You will need your policy number.

**Our New Website:** We created a new website in order to provide current customers with important information and resources about our agency and the many companies we represent. You can access the website at [www.churchinsurers.com](http://www.churchinsurers.com). Listed below are some of the features available on the website for our customers:

- Current customer testimonials are posted and will be updated from time to time. I encourage your organization to share any positive experiences you may have had with our agency, which we can post for other organizations like yours to read. You may send them to our office at [info@churchinsurers.com](mailto:info@churchinsurers.com) or to me at [joe.pekala@verizon.net](mailto:joe.pekala@verizon.net).

- Customer related forms are available that can be printed, completed, and submitted to our office via fax or email. At this time, it includes claim forms & certificate of insurance request forms.
- Links to important websites are available such as our original website [www.churchinsurance.guideone.com](http://www.churchinsurance.guideone.com), SafeChurch, GuideOne's Center for Risk Management, and more! These and future links will make it easy for our customers to access current and relative information for reducing the risks your organization faces in today's world.
- Links to interviews, commercials, and other examples of our agency in the news are available.
- Current and previous issues of our newsletter are available.

As the need arises, we will be adding more customer features to the website. As a valued customer, I encourage your organization's leaders and members to visit our new website. I welcome any suggestions you may have regarding the website. You may email your suggestions to me at [joe.pekala@verizon.net](mailto:joe.pekala@verizon.net)

**Foreign Travel:** We are pleased to offer **MissionGuard Coverage** for your foreign travel needs. Coverage includes foreign travel liability \$1,000,000 each occurrence / \$1,000,000 general aggregate, auto, employers liability, property, kidnap & extortion, accidental death, and assistance with medical, personal, travel and security issues. Premium averages are \$30 per person for a 1-14 day trip (minimum premium \$500 per policy or per year). Please call our office for more information

**Avoid Late Fees:** You can now make e-check payments over the phone for your GuideOne policy. You can call GuideOne at 1-877-448-4331 (ext. 5522) or our office at 888-829-6505. Please have a blank check ready and we can process your payment using your bank's routing number and account number. **Please note this service is not available to our group customers.**

**Just for Laughs:** A little girl became restless as the preacher's sermon dragged on and on. Finally, she leaned over to her mother and whispered, "*Mommy, if we give him the money now, will he let us go?*"

**In Closing:** Should you have any questions, need additional information about any of the items mentioned in this e-mail, or have additional e-mail addresses to add to this mailing, please feel free to contact our office at 1-888-829-6505 (Ext. 2). Don't forget to visit our new website at [www.churchinsurers.com](http://www.churchinsurers.com).

Sincerely,

All of us here at *J. Pekala & Associates, Inc.*  
*"Old Fashioned Customer Service with Modern-Day Solutions"*



Each year, as winter approaches and cold weather sets in, there is a chance that your building could sustain some damage that is associated with the cold temperatures. One of the most frequent causes of damage in the winter is due to water, which can become a major concern as the thermometer dips below freezing. Low temperatures can cause your water pipes to freeze, and in some cases, burst.

### Prevention

The following precautions can help you safeguard your facility from frozen pipes.

- ❑ Wrap water pipes that are exposed to freezing temperatures and cold drafts and those located in unheated or non-insulated areas, with pipe insulation.
  - Pipe insulation can be found in local hardware stores.
- ❑ During cold temperatures, leave open cabinet doors where water pipes and drains are present, which will allow the warmer air to circulate around the pipes.
- ❑ During extremely cold weather, turn faucets to a slow drip or trickle, which will reduce the chances of the pipe freezing.
- ❑ Consider installing an automatic detection system that can monitor the temperature of a specific pipe.

If the temperature of the pipe drops below a pre-set temperature, the unit will automatically shut off the main water valve.

This will *not* prevent the pipe from freezing, but it will protect the pipes from bursting.

- To determine the best system to install for your building needs, contact a qualified plumber.
- ❑ If the building will be unoccupied for an extended period during cold weather,
  - Set the thermostat at 50 degrees or above.
  - If possible, have someone check the building daily to ensure the heating system is working.
- ❑ Insulate outside walls and unheated areas of the building.
- ❑ Heat the basement, and consider weather-sealing windows.



During extremely cold outside temperatures, turn faucets on to a slow trickle to reduce the chance that water lines from freezing.

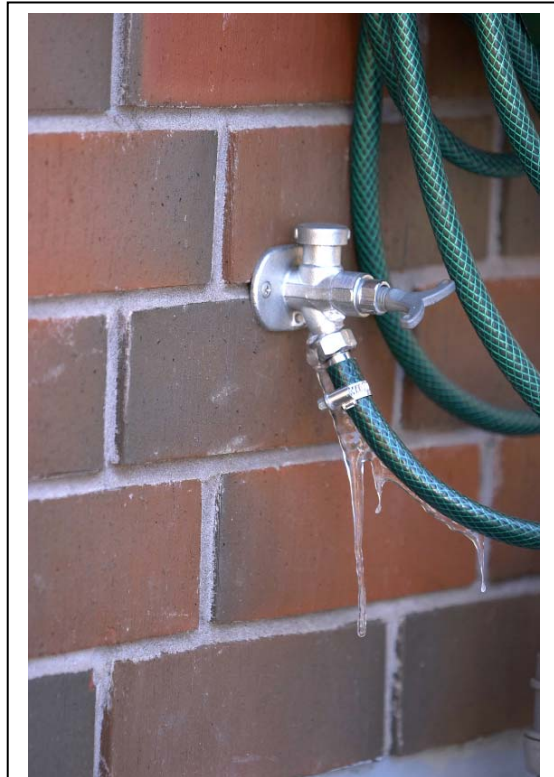
- ❑ Close all windows near water pipes, and cover or close open-air vents. (Freezing temperatures combined with wind drafts can cause pipes to freeze more frequently.)
- ❑ Disconnect all garden hoses, and install covers on all outside faucets.

### If a Pipe Freezes

- ❑ Contact a licensed plumbing contractor as soon as possible.  
A designated licensed plumbing contractor should be listed in your emergency contact information.

### If a Pipe Bursts

- ❑ Shut off the water at the building's main water valve.
- ❑ Contact a licensed plumbing contractor as soon as possible.  
A designated licensed plumbing contractor should be listed in your emergency contact information.



This is an example of a garden hose that should have been disconnected before freezing weather occurred. A building's water line could burst if a garden hose is left connected when the temperatures dip below freezing.

Because you never know how cold temperatures can affect a building, it's important to follow these recommended tips to prevent water damage from occurring due to frozen pipes. By doing so, not only will you protect your facility, but you also will be able to continue with your ministry without any interruptions.