

A large, mature tree stands in a snowy field, its branches heavily laden with snow. The background shows a line of trees and a building partially obscured by the snow. The sky is a pale, overcast blue.

Protecting Your
School Property
from Frost
and Freeze
Related Losses

Allianz 

Frost/Freeze Protection

In recent years, many Schools have suffered loss or damage to their premises and contents due to freezing temperatures and adverse weather conditions.

The Christmas holiday periods of 2009 and 2010 were characterised by two large significant weather events which led to severe losses to many Schools throughout the island of Ireland. The long term weather forecast indicates that further severe periods of weather could become the norm in this country in the years ahead.

Allianz are committed to Pricing Stability with our Schools, however recent significant Freeze Losses have made this commitment more challenging. We recognise that in the current economic climate Schools are under increasing financial pressure and therefore to help avoid future premium increases we are committed to working in partnership with you to provide expert advice (including costings and approved contractors) on how to avoid Freeze related losses in your School.

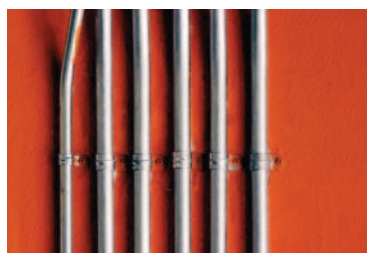
In many cases the losses experienced could be prevented or reduced by the implementation of good maintenance and cost effective loss prevention measures. To assist you with this process we have outlined the specific steps that need to be taken to adequately protect your School from these losses in the future. Each step below covers a specific area that our experts have identified as being the cause of burst pipes, details of the

checks that need to be carried out and approximate costs to rectify any problems identified. Implementing these steps will ensure that your School has the most adequate precautions in place to avoid burst pipes.

In this brochure we have detailed seven steps to be taken to adequately protect your School against Freeze and Frost related losses. The first five measures are requirements and if they are not implemented ahead of the winter period, the excess in respect of any damage caused by the bursting of water pipes or tanks will increase to €1,000. If these measures are implemented, your excess will remain at €300. Measures 6 and 7 are recommendations that should be followed in order to protect your School but are not requirements.

Allianz recognise that requirements for Schools can differ depending on their size and structure. In some cases the requirements outlined in this brochure may not be suitable for your School. If this is the case, we recommend that your School engage a professional contractor to confirm in writing that all relevant weather preventative measures have been implemented. This will satisfy the weather preventative requirements and ensure your School Policy excess remains at €300.

Requirements



1. Pipes

Are all your exposed pipes lagged to at least 19mm protection along their entire length including all Joints and Corners?

Answer Yes No

Solution If No, all pipes must be fully lagged to at least 19mm standard along their entire length including all Joints and Corners.

Estimated cost in an average School €7/m + vat



2. Water Tanks

Are all water tanks in attic spaces fully lagged on all sides (excluding underneath) including all feed pipes into and out of such tanks?

Answer Yes No

Solution If No, all water tanks must be lagged to at least 80mm standard including all feed pipes into and out of the tanks (note the underside of the tanks should not be insulated to allow heat from the School reach the tank).

Estimated cost in an average School €20/sq m + vat

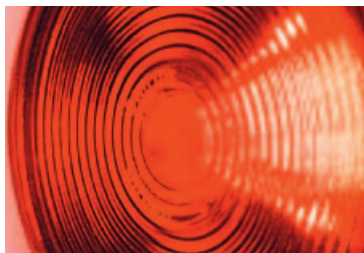
3. Frost Thermostats

Are there Frost Thermostats in strategic locations within your premises connected to your heating system so that same operate automatically once the ambient temperature in the School drops to 2 degrees Celsius or below?

Answer Yes No

Solution If No you should consult with an SEI approved contractor to establish the most appropriate areas within the School to install Frost Thermostats which will automatically activate your heating system once the ambient temperature within the School drops to 2 degrees Celsius or below.
Estimated Cost €150 + vat per Thermostat

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4. Infrared Lamps

Do you have an infrared lamp installed in your Boiler House that activates when the temperature is 2 degrees Celsius or lower?

Answer Yes No

Solution If No install an infrared lamp in your Boiler House unless your Boiler has a Frost Thermostat fitted which activates the Boiler when the Temperature drops to 2 degrees Celsius or below.
Estimated cost €130 + vat

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5. Vacant School Buildings

Is any portion of the School premises permanently unoccupied/no longer in use?

Answer Yes No

Solution If Yes, the water supply to this portion of the premises should be isolated unless heat is maintained as per the remainder of the premises.
Estimated cost €0 to €250 + vat

Recommendations



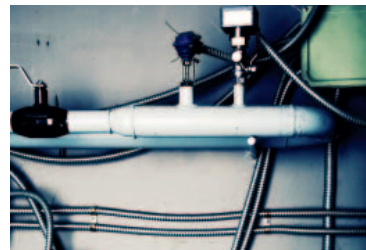
6. Inline Pump

Is there an "inline pump" fitted to your heating system (an inline pump is a pump fitted to your heating system which activates at a temperature of lower than 2 degrees celsius and maintains water circulation even when your heating fails thus preventing the water from freezing and subsequent bursting of pipes)?

Answer Yes No

Solution If No, inline pumps can provide invaluable backup protection where your heating system fails or has been inadvertently switched off and we would strongly recommend that you install inline pumps within your heating system and connect them to the Frost Thermostats so that the inline pump operates when the temperature drops to 2 degrees Celsius or below.
Estimated cost €450 + vat each

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7. Automatic Shut off Valve

Is there an automatic shut off valve in place to turn off the water, should a burst occur?

Answer Yes No

Solution If No, an automatic valve alarmed for leaks and bursts should be installed.
Estimated cost €550 + vat

Estimated costs detailed above are based on standard construction School buildings and can vary based on the specific requirements of some Schools.

General Tips for Frost/Freeze Protection

During periods of severe or prolonged cold weather, your School should:

- Maintain Heat in the building.
- Fit Frost Thermostats and ensure that it is correctly set, i.e. 35°F or 2°C if located indoors, or 32°F or 0°C if outdoors.
- If no Frost Thermostat fitted, then responsibility for manually starting the heating system must be allocated to named responsible individuals.
- Remember to protect your oil supply against freezing. This may happen if temperatures of 12°F or -9°C prevail. The oil supply pipe can be protected with weather-proof insulation and a tarpaulin cover will provide emergency protection to the tank.
- Leave internal doors open to protect unheated or poorly heated compartments, but always subject to applicable fire safety rules and regulations. Make sure all radiators are on.
- If air vents in the boiler house are closed off, leave sufficient opening to allow an adequate supply of air for combustion.
- If heat is not to be maintained then the water supply should be isolated and all sanitary and domestic water services drained.
- Ensure your School is regularly checked and inspected over the holiday periods.

Approved Contractors

To assist you in this process we have assembled a panel of approved contractors, based around the country. Please find below contact and location details of these contractors.

MOM

01 8303388
info@managemom.com
Nationwide

Malone Construction

087 8138398
kevin@maloneconstruction.ie
South County Dublin & North Wicklow

Glenbeigh F & F

087 2587385
notify@gff.ie & roberttaylor@gff.ie
Leinster

PAKA Construction & Carpentry Services

086 8444010 / 087 9942663
paulmagee1@gmail.com
South East County Dublin & Wicklow

Kingston Construction Ltd

086 2571886 / 086 8183511
myles@kingstonconstruction.ie & colette@kingstonconstruction.ie
Dublin, Meath, Kildare

Doyle Civil Engineering

087 2704781
david@mdce.ie
South East

Quinn Reddin

087 7931759
mhanton@quinnreddin.ie
South Leinster

Midland Construction

046 9247200
mbarnett@midland.ie
North Leinster

Owenbee Group

01 8135240
sarah@owenbeegroup.ie
North Leinster

PMB Construction Ltd

086 6093504
pmb ltd@eircom.net
Leinster

Martin Holland

878365042
martinholland@eircom.net
Louth & Monaghan

McCallan Bros

048 80761318
luke@mccallanbrosltd.co.uk & info@mccallanbrosltd.co.uk
North Leinster & South Ulster (ROI)

Disten

0044 7792799765
info@disten.net & john@disten.net
Donegal & Sligo Town

Meenamara Developments Ltd

086 8280588
meenamaradevelopment@eircom.net
North West Donegal

Cullinane

087 2758518
barrycullinanedev@eircom.net
Munster

Ian McGilton

087 9054737
macg10@eircom.net
Cork

Rose Building & Civil Engineering Contractors

087 2861528
info@roseconstruction.ie
Cork

Kylemore

087 2576555
gerryloftus@yahoo.com
Limerick

B Kilcullen Carpentry Ltd

087 2788780
boskilcullen@gmail.com
Sligo & Mayo

Neale Park Construction Ltd

086 3143908 / 087 7513479
rmgibbons@eircom.net
Galway & Mayo