

## From Freeze to Flow: Investigating and Subrogating Winter Water Damage Claims

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As winter comes upon us, adjusters will see claims based on sprinklers or waterlines freezing. While at first these losses may appear to be related to an Act of God, there is often negligence associated with these claims. This negligence allows adjusters and/or any involved subrogation professionals to investigate whether the claims, in fact, have subrogation potential.

This publication is available in full on the National Association of Subrogation Professionals website.

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