Buried Depth of Water Pipe

Code:  2012 Plumbing Code    Date:  September 1, 2011
Section:  305.6

Question:
Can the minimum depth of water pipe be reduced by applying insulation on the pipe?

Answer:
No, the top of the water pipe shall be installed below the frost line or a minimum of 12” below grade, whichever is the greater. If insulation was placed outside and underground on the water pipe, it would deteriorate over a short period of time; therefore not providing any protection.