

AmTrust Property Zone

Winter Weather Preparedness Checklist for Businesses

There's a lot to do before winter weather hits – and we're not just talking about putting out the snowman decorations and holiday treats. Winter weather can be hard on buildings. To avoid major damage and business interruption, take steps now to prepare.



Prevent Frozen Pipes

If you've ever accidentally left a can of soda in the freezer, you've seen firsthand how water expands when it freezes. The same basic principles apply to your pipes, but a burst pipe can be a lot worse than a burst soda can. Take action to prevent frozen pipe issues this winter.

- Insulate areas that aren't heated, such as attics and crawlspaces
- Add foam insulation, heat tape or heat cables to vulnerable pipes and follow the manufacturer's safety instructions when installing
- Keep your building at a temperature of 55°F or higher at all time
- Install a smart thermostat or temperature monitoring system
- Don't neglect unoccupied rooms or buildings
- Let faucets drip during freezing temperatures
- Drain outdoor hoses and irrigation systems
- Monitor pipes for problems
- Install a smart leak detector or automatic excess flow switch

Protect the Roof

Snow and ice accumulation on roofs can cause structural damage and even collapse. Protect your building's roof from damage by doing the following:

- Before winter, fix any damage to the roof, such as holes or chipped or broken tiles
- Keep gutters clear; otherwise, melting snow may form dangerous ice dams

- Know your roof's maximum snow load and monitor for excessive snow or ice
- Watch for signs of snow load damage, such as creaking sounds, a sagging roof, cracks in the ceiling or walls, water stains and door or windows that no longer open and close correctly
- Warm air in an attic can increase the risk of ice dams
- Install proper insulation and ventilation in attic space

Assemble Your Team

Keeping a building safe from winter weather requires expertise. Have a team of professional contacts you can call when you need help, including:

- An inspector to check your roof and building ahead of winter weather
- A plumber to inspect your pipes, deal with any burst pipes and any other plumbing emergencies that may occur
- An electrician to deal with any electrical problems caused by winter weather
- A snow removal team to safely remove excessive snow loads or ice dams
- A professional structural engineer to assess structural damage caused by snow load

Prevent Slips and Falls

Winter weather can lead to dangerous slip and fall incidents. Protect workers and customers by following these safety measures:



- Keep walkways clear of snow and ice
- Provide mats at entrances
- Clean up snow and water that is tracked inside
- Put out warning signs to draw attention to ice and water hazards
- Provide handrails, good lighting and other safety measures



Be Ready For Emergencies

Although the goal is always to prevent disasters, sometimes this may not be possible. Be ready to respond quickly by being prepared for winter weather emergencies by following these suggestions:

- Monitor the weather for storms and extreme temperatures.
- Thaw frozen pipes. Ice in the pipes may slow or block water flow. Turn on the faucet and apply safe heat (for example, from a blow dryer) to the pipes. Do NOT use a blowtorch or open flame.
- Mitigate damage from frozen pipes. If a pipe bursts, shut off the water and call a licensed plumber immediately.
- Be prepared to evacuate if structural damage from snow and ice makes a building unsafe.
- Keep emergency supplies in the building. This should include food, water, flashlights, a radio, extra batteries, a whistle and a first aid kit.

Create Backup Plans

Winter weather can throw a wrench in the works of your business. Keep your business going by having a backup plan. As part of your preparedness plan, ask yourself the questions below:

- Have a backup power source in case the power goes out. This will help you maintain operations and keep the temperature control and other safety measures in place.
- Create a business plan for severe winter weather. What needs to be done? Who will do it? How will communication occur?
- Create a business continuity plan. If severe weather makes your building inaccessible, how will business be conducted? Can operations be conducted remotely? What documents or equipment are needed? How will communication occur?

Sources

www.iii.org/article/surviving-severe-cold-weather

www.ready.gov/winter-weather

For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

www.amtrustfinancial.com/loss-control



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