



RISK MANAGEMENT **ALERT**



RISK MANAGEMENT ADVISORY

Utica National Insurance Loss Control Department Bulletin

TOPIC: Before Severe Weather Strikes...Are You Prepared?

Consider the following from the National Oceanic and Atmospheric Administration's (NOAA's) National Weather Service:

- Thunderstorms are relatively small in size compared to hurricanes, however all thunderstorms are dangerous. High winds, driving rains, hail and lightning may accompany these storms.
- Tornadoes can occur at any time of the year but are most frequent east of the Rocky Mountains during the spring and summer months. Again, high winds, driving rains, hail and lightning are associated with these severe storms.
- Along our Atlantic and Gulf Coasts, the nominal hurricane season lasts from June through November.

As we move through spring into summer and then early fall, there is a real possibility that your property may be exposed to high winds and a lot of rain, often in short periods of time and sometimes with little warning. Utica National is issuing this Risk Management Alert to help you prepare for impending severe weather conditions that result from thunderstorms, tornadoes and hurricanes.

Measures should primarily concentrate on preventing the accumulation of water on building roofs. Water weighs nearly 8.5 pounds per gallon and a roof area of 10,000 square feet is subjected to 77 tons of weight when water accumulates upon it to a depth of only three inches! Such an accumulation could result in the roof collapsing, sagging or leaking and creating a major problem in your building. Water damage is expensive to repair and often renders the building unusable until repairs and cleaning are completed.

Additional measures should be taken to assure surface drainage is adequate and functioning properly. Surface water runoff from a severe rainstorm must be channeled through the culverts, ditches and storm sewers surrounding your buildings to help prevent water infiltration and serious property damage. Assessing the vulnerability of the buildings contents and taking appropriate measures — such as relocating equipment or providing tarps to protect equipment in the event of a leak — are also critical measures for protecting against the forces of nature.



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Here are ten things to do to protect your buildings from damage due to excessive rain and high winds:

1. Inspect your roof surface for obvious defects and repair them prior to the storm if possible. Check seams, edges and areas around skylights, vents and other items that protrude through the roof.
2. Be sure the roof is clear of debris like fallen leaves, silt or construction materials. Additional loads on roofs that were not anticipated in the original design should not be permitted.
3. Check roof drains, scuppers and drain screening devices to make sure they're clear and able to function to remove water from flat roofs. Look for ponding of water on the roof surface that is evidence of poor design or condition. If ponding is present before the storm, remove the trapped water before additional rain has a chance to add to the problem.
4. Check that downspout pipes are clear and that they drain properly at ground level in a manner that will not cause water to enter the building. Inspect surface water drainage culverts and catch basins for the same objective. Make sure debris is clear of all surface drainage channels. The areas around these channels should also be cleared as debris from the surrounding area may be swept into the channel during the storm, resulting in a clog.
5. Look for water stains on interior ceilings and walls. Stains indicate previous leaks and you can assume that they will leak again if exposed to unusually large amounts of rain.
6. Flashing material around chimney or vents and along the roof edge should be inspected to assure good condition. If loose or raised areas are detected, arrange for immediate temporary repairs to prevent larger more serious damage due to high wind or rain.
7. If necessary to remove gravel from a gravel-surfaced roof to make a repair, be careful not to pile the gravel excessively in one area so as to overload the roof. Qualified roofing contractors or engineers should be consulted as needed.
8. Assemble the materials you need to make temporary roof repairs ahead of time to have them readily available. Have a supply of buckets or other containers available to catch water and several rolls of plastic construction film to use for covering areas exposed to water leaks. If the building has a sump pump, provide for emergency power to the pump in the event of normal power failure (which is very likely to occur in a storm!)
9. Give some thought to the building contents, particularly the items that are of higher value and susceptible to water damage such as computer and electronic equipment. Can these items be relocated to other areas or protected by waterproof coverings? Boxed storage susceptible to water damage can be greatly protected by placing it on pallets or skids raised off the floor at least four inches. This prevents water from immediately soaking into the bottoms of boxes and saturating the contents.
10. Lastly, maintain a constant watch in all buildings during the storm to detect problems quickly before they get a chance to become major loss producing events. Monitor all areas for leaks and water infiltration. Take quick action to protect contents. Check to be sure sump pumps are provided with power, are not plugged and are working properly.

For further information on severe weather preparedness check out: www.nws.noaa.gov/om/brochures.shtml and select documents under the category headings of: "Hurricanes" and "Thunderstorms, Lightning and Tornadoes."



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