



# RISK MANAGEMENT ALERT



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Utica National Insurance Loss Control Department Bulletin

## **TOPIC: Institute for Business & Home Safety (IBHS) A Valuable Resource To Help You Protect Your Property**

As part of our commitment to value-added service, Utica National has partnered with the Institute for Business & Home Safety (IBHS) to offer our customers valuable information on protecting property.

The Institute for Business & Home Safety (IBHS) is a nonprofit association that engages in communication, education, engineering and research. The Institute's mission is to reduce the social and economic effects of natural disasters and other property losses by conducting research and advocating improved construction, maintenance and preparation practices.

Visit [www.ibhs.org/publications](http://www.ibhs.org/publications) for information about:

**Severe Wind** – Practically every part of the U.S. is subject to some type of severe wind hazard. These events can readily exceed the minimum requirements of even the best building codes. Types of severe winds include:

**Hurricanes** – Catastrophic hurricanes can produce winds in excess of 150 mph. Hurricanes have resulted in thousands of deaths and injuries to residents in the Gulf and Atlantic coastal areas. Each year, they are also responsible for a large amount of property damage. Simple precautions, such as adding shutters, can significantly reduce a building's vulnerability to severe wind events.

**Tornadoes** – Tornadoes can occur in nearly any part of the country, but they are most common in areas where building code design-level wind speeds are at the lowest levels. Over 1,000 people in the U.S. are injured or killed by tornadoes each year, and hundreds of buildings are either damaged or destroyed.

**Severe Thunderstorms** – Thunderstorms not only spawn tornadoes, but they can also produce damaging winds of 110 mph or more. This is at least 20 mph greater than the 50-year design wind speeds used over most of the country where thunderstorms are frequent events. Downbursts, which are also associated with thunderstorms, can produce tornado-like damage. Hail is also a hazard associated with thunderstorms and causes significant damage to the exteriors of thousands of buildings each year. Simple building material changes can provide improved resistance to severe storms.

**Floods** – Buildings in the inland or coastal 100-year flood plain are in serious jeopardy of complete loss in the event of a flood. For this reason, significant measures are necessary to protect buildings from this potential hazard.

**Wildfires** – Every year, and more so in recent years, wildfires have threatened and destroyed hundreds of buildings and lives. While some wildfires are naturally ignited from lightning or other causes, many are the result of carelessness or arson. Simple site design, material usage and landscape features can protect a home against this increasingly widespread hazard.

**Severe Winter Weather** – In some regions of the country, extreme weather patterns can result in severe damage to structures from heavy snow and cold. Even parts of the southern U.S. can be at risk for certain freezing-weather-related damage. The IBHS offers practical protection for homes from the damaging effects of this hazard.