Utica National Insurance Group®

GENERAL BUSINESS

RISK MANAGEMENT ALERT

PROTECT YOUR BUSINESS FROM SEVERE WINTER WEATHER!

Winter weather causes millions of dollars of damage to businesses each year. While no one wants to think about the cold and blustery conditions that occur each winter, it's important to plan, prepare and take ongoing measures to avoid problems such as power outage, water pipe freeze-ups, flooding, ice damming and roof collapse. We offer the following suggestions:

PLAN

It is important to have a severe weather emergency preparedness and response plan put in place before severe winter weather strikes. The Insurance Institute for Business & Home Safety (IBHS) offers an EZ-PREP program to help build a plan for responding to operational disruptions. It is also important to have a business continuity plan, such as IBHS' Open for Business® program which focuses on recovering after the initial emergency response.

PREPARE

Equip your business with an emergency power supply. Depending on the electrical demands, this may be something as simple as a portable generator (with a properly installed transfer switch to avoid back feeding current) or a permanent standby unit. It is also critical to have effective generator safety practices in place to minimize risks to people and property, including fire, damage to electrical equipment, and carbon monoxide poisoning. Having trained employees on staff will help ensure safe operations.

Additional weight from snow and strong winter winds can topple trees on power lines near your business causing power interruptions. Check the trees and other vegetation around your facility and take appropriate action to avoid this problem. An arborist and your local utility company can provide assistance.

Inadequate insulation is a common cause of pipe freeze up and ice damming. Check insulation adequacy and take corrective measures before cold weather season. Also evaluate the weather seal of windows, doors and other building openings. It's important to make repairs to eliminate drafts – consider that a single broken window pane can allow enough cold air to freeze your fire sprinkler piping!

Provide adequate heat (at least 55 degrees Fahrenheit) in areas that contain piping. In critical areas, consider installing low temperature monitors connected to a central station alarm or an internet-based alerting application. Also consider installing excess flow valves on non-sprinkler water supplies to limit damage in the event of a water leak.

Equip your fire sprinkler system with a central station alarm to provide immediate notification in the event of water flow. This measure assures a prompt response to fire emergencies and water leakage issues. Install insulation and/or heat trace tape connected to a reliable power source on parts of wet sprinkler system piping. This includes main lines coming up from underground passing through a wall as well as sprinkler branch lines.

Mid-Winter and early-Spring thaws cause water damage if your roof has inadequate drainage. Check roof drains, gutters, and downspouts for obstructions and proper installation. Also keep basement level floor drains clear and remove loose items that could potentially block the drains if water enters the building.

The information provided in this article is intended for general informational purposes and should not be considered as all encompassing, suitable for all situations, in compliance with all laws and regulations or legal advice.
Consult an attorney or other specialist to obtain advice with respect to any particular issue or problem.

Have a qualified contractor evaluate your roof for load carrying capacity. Also check on the condition of the roof surface, edge flashing and roof-mounted equipment. Make repairs as needed - and consider that it is much easier to fix things on a sunny day in September than it is on a blustery day in January!

TAKE ONGOING MEASURES

Monitor the snow and ice load on your roof. The design, condition and age of your roof determine load carrying ability. Look for signs of ceiling or roof deflection suggesting overloading. Check the areas around roof-mounted equipment, parapets and other projections as these items cause snow to accumulate due to drifting. Adjacent tall buildings or raised roof sections also cause snow to accumulate on lower surfaces. Hire a professional to safely remove snow/ice accumulation and reduce the possibility of causing damage to the roof surface.

If severe cold temperatures are in the forecast, allow faucets to drip to prevent freezing. If a freeze up occurs, this measure relieves the pressure build up within the pipes between the ice blockage and the faucet and reduces the chance of the pipes bursting.

Regularly check for piping freeze ups. If you find a frozen pipe, never use a torch or open flame for thawing. An electric hair dryer is a safer alternative.

Conduct regular inspection and testing to assure that all central station alarms and monitoring devices are functioning properly.

USE AVAILABLE RESOURCES

We provide a variety of information related to mitigating risk at http://secure.uticanational.com/RiskManagement/general-riskmgt/index.aspx

Additional information is available at:

Insurance Institute for Business & Home Safety www.disastersafety.org/freezing-weather, ttps://disastersafety.org/ibhs-business-protection/ez-prep-emergency-response-planning / and http://disastersafety.org/ibhs-business-protection/ofb-ez-business-continuity/

NOAA National Weather Service www.nws.noaa.gov/om/winter/index.shtml

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