

Tips for Property Owners

Protect your business or organization from winter weather



Gusting winds, heavy snow and bitter temperatures can create catastrophic property losses and havoc in your life. It's not just cold-weather states that are vulnerable to extreme winter weather losses; moderate-climate states not normally associated with harsh winters – and therefore typically unprepared to endure such conditions – tend to suffer the most costly losses.

What could happen?

Without proper winter weather preparation, your business could experience property damage – roof collapse, pipe rupture and more – as well as business interruption and other losses. When you understand the risks you face, you can better manage them. Consider these scenarios:

- Scenario 1 – Heavy snow and freezing rain hit your area. Precipitation accumulates everywhere, including the roof of the church where you work. Unable to hold the weight, and exacerbated by blocked roof drains that prevent the runoff of snow, ice and water, your roof fails. The collapse damages your house of worship and its contents; it also destroys fire protection systems and unleashes dangerous live electricity and flammable gases. You need to close your doors to the public until the damage and danger is eradicated.
- Scenario 2 – During a cold snap, your store's fire sprinkler system freezes, causing pipes to rupture and rendering your sprinkler system inoperable. When a fire breaks out, your building suffers significant fire damage.
- Scenario 3 – The temperature hits 19 degrees. In your elementary school or college dormitory – vacant over winter break – a tiny rupture occurs in a pipe. Unnoticed for a week as the building sits empty, halls fill with water, ruining floors and walls and creating wreckage. When staff returns after break, they must call off school to allow for cleanup and damage assessment.

How can you reduce your risk?

There are simple loss control strategies that you can implement to protect your facility and minimize the impact of severe weather on your home or business.

Before winter weather occurs:

- ☐ Ensure an emergency power supply is readily available and in service. Test your generator each month and verify that it functions appropriately.
- ☐ List emergency phone numbers in your emergency plan, and post the list at all telephones. Ensure that all employees have these emergency phone numbers at home or somewhere off-site and that they are updated often and as your organization changes.
- ☐ Plan for maintenance personnel to properly monitor buildings during cold snaps, making more frequent visits to buildings or areas of buildings not normally occupied.
- ☐ Be certain that the location of hydrants and sprinkler system post indicator valves are properly marked for easy clearing after a heavy snowstorm.
- ☐ Inspect all areas along the inside and outside perimeters of the building to ensure they are sealed and there are no drafty areas.
- ☐ Provide heat for dry-pipe sprinkler system enclosures. Make sure space heaters are in good operating condition.



Everything Insurance Should Be®

(continued on reverse)

How can you reduce your risk? (continued)

- ❑ Maintain roofs in good condition, including repairing leaks, securing flashing and clearing debris from the roof, roof drains and overflow scuppers.
- ❑ Check that gutters and downspouts are secured to buildings and clear of leaves and debris. If they iced over during a previous winter, consider properly installing heat trace to prevent major icicles and dams.
- ❑ Make sure all building openings are weather-tight so they do not admit cold.
- ❑ Create a snow removal plan that involves your staff or your contractor to remove water, ice and snow. Contract with a snow removal firm employing all appropriate risk transfer provisions if your staff is not capable of adequately removing snow.
- ❑ Maintain adequate supplies of snow-melt chemicals and/or sand.
- ❑ Mark all encumbrances and obstructions that may not be visible to snow removal equipment.
- ❑ Consider how you'll address removing snow accumulation on your roof. If you or your contractor use a snow blower, make sure the height of the snow blower shave plate is adjusted higher as to not damage the underlying roofing material.

During winter months:

- ❑ Maintain building temperatures above 55 degrees. Properly monitor and maintain adequate building temperatures and airflow to prevent freezing in all buildings, making frequent visits to unoccupied and often overlooked areas: mechanical rooms on an outside wall, closets, space above a finished ceiling, stairways, open warehouse areas with large doors, vestibules, pipe near glass windows and walls and atrium areas.
- ❑ Review and address your emergency planning and preparation.
- ❑ Initiate your snow removal contract.
- ❑ Thaw piping, equipment or building systems that become frozen using extra heat and airflow. Have qualified sprinkler contractors ensure that your sprinkler system is properly repaired and operational before normal building operations are resumed. Never thaw pipes with open flames.
- ❑ Verify that all fire protection equipment is operating effectively and, if it is brought offline or damaged, have a qualified fire protection contractor repair and place the system back into service.

Arctic temperatures can have a dramatic effect on your building – and your livelihood. Regular maintenance and a winter weather plan can help you avoid its negative impact.



Your local independent insurance agent and Cincinnati's loss control consultants are ready to help protect your company from winter weather-related exposures. Let us assist you with winter weather hazard assessments, emergency management planning, vendor alliances, winter weather checklists and more.

Loss control services are advisory only. We assume no responsibility for management or control of customer loss control activities or for implementation of recommended corrective measures. These materials were gathered from trade services and public information. We have not tried to identify all exposures. We do not warrant that this information is consistent with Cincinnati underwriting guidelines or with any federal, state or local law, regulation or ordinance.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company, The Cincinnati Casualty Company or The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2014 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission. cinfm.com

