

PREPARING FOR WINTER STORMS

The effects of a winter storm on a building or associated property can be significant. The negative effects to structures, contents and other site components can result in monetary, business interruption and indirect costs. The impact can be substantial.

Addressing the winter storm exposures in advance is the best way to reduce loss potential. Each region of the country has different winter conditions and intensities. Therefore, the application of winter preparedness procedures needs to be evaluated and weighed to meet the specific needs for any location. To assist in possibly reducing or mitigating the negative effects of strong winter conditions, the following approaches are offered.

BUILDING AND SITE

- **Roofs** - Inspect and repair (as needed) all roof structures and roofing systems to ensure satisfactory condition. Ascertain the ability of roofs to withstand possible heavy snow accumulation to prevent collapse.
- **Drains** - Inspect roof drains. Clean all debris that could cause clogging.
- **Sump Pumps** - Check sump pumps for proper operation to prevent below-grade flooding.
- **Water Piping** - Verify that exposed pipe has been properly insulated. Non-exposed pipe should be properly heated (a minimum of 40 degrees Fahrenheit).
- **Yard Storage** - Check yard stock to ensure proper measures have been taken to reduce potential damage from freezing, snow, wind or other possible exposure.

PROTECTION SYSTEMS

- **Sprinkler Systems** - Check to see that wet systems are properly heated (a minimum of 40 degrees Fahrenheit) or equipped with anti-freeze or other suitable protection. Check dry systems to make sure they are completely drained and prepared for freezing conditions.

EQUIPMENT

- **Standby Generators** - Verify that auxiliary generators are in proper operational order.
- **Temporary Heating** - Ensure that all temporary heating devices (if applicable) are UL-listed and approved. Ensure that all temporary heating devices are installed with adequate clearance from any combustible materials.

ADMINISTRATIVE

- **Emergency Planning** - Many winter-related losses happen during unattended times such as on weekends. Verify that the existing emergency plan is adequate to cover winter exposures during these time periods.
- **Supplies** - If in a remote area (or area susceptible to storm isolation), make sure the proper emergency materials (food, water, flashlights, candles, blankets, etc.) are available.
- **Information** - Monitor the appropriate agencies (DOT, National Weather Service, and others) to ascertain the potential and ongoing impact of any adverse weather and be prepared administratively for emergency action.