

## Preparing your business for winter weather



Winter weather presents a variety of property and liability loss exposures that could adversely impact your business and profitability. That's why preparing and pre-planning is important. This overview is meant to offer some guidance and recommendations to prepare for winter weather and mitigate against a few loss exposures that may come with it. And, hopefully, offer some peace of mind as well.

### **Snow and ice accumulation**

Excess snow and ice can put a building's structural integrity at risk. The weight of accumulated snow and ice may cause damage to or failure of the roof system. According to FM Global studies, load is the most serious cause of roof collapse.

Gutters and downspouts may become obstructed, including when re-freezing occurs that could result in ice dams. As melting begins again, ice dams may prevent water from flowing through the gutters and downspouts and instead cause water to intrude into the building's interior.

Roof drains, scuppers, gutters and downspouts should be inspected for damage and accumulated debris prior to the onset of winter weather. Subsequent inspections should be conducted in the spring to assess conditions and arrange for any necessary repairs.

Accumulated snow and ice falling or sliding off a roof could injure passing pedestrians and offer another reason for having excess snow and ice cleared from roofs as soon as possible.

It is also important to remember that potential loss exposures and business interruptions do not end when a winter storm ends. A quick warm up and rapid melting could result in flooding. Additional preventative measures may be needed to safeguard valuables, tools, machinery and equipment from potential flood damage.



Risk Control at UFG Insurance | [riskcontrol@unitedfiregroup.com](mailto:riskcontrol@unitedfiregroup.com)

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### Driving, parking and walking surfaces

Exterior surfaces subject to snow and ice accumulations are a source of potential bodily injury claims. An action plan for clearing and treating driveways, parking lots, sidewalks, steps and other exterior surfaces is paramount.

If personnel within your organization are tasked with clearing and treating exterior surfaces, a maintenance log should be maintained to document what action was taken, by whom, on what date and at what time.

If outside contractors are hired instead, a subcontractor/risk transfer agreement between your organization and the outside contractor(s) should be in place. Such an agreement may provide your organization with protection in the event of faulty workmanship or negligence on the part of the outside contractor(s).

### Freezing pipes

Falling temperatures coupled with utility service interruptions can place pipes that are part of a building's plumbing or automatic sprinkler system at risk of bursting. Burst pipes could generate significant property damage and business interruption claims.

Because of this, temperatures inside a building should be kept above 50 degrees. Preventative maintenance efforts can help with this and should include inspecting your building for holes and cracks to be filled, ensuring good seals around doors and windows and identifying areas where insulation may be improved. Where exposed pipes are present, products like pipe sleeves and heat tape or cable may be beneficial.

Another consideration is the feasibility of alternative power sources in the event of utility service interruption. If the primary source of heat to a building is disrupted, portable generators, whether owned or rented, may be a suitable option. Ice and snow buildup on tree limbs could result in falling limbs that may also take down power lines. Depending on the size and scope of a storm, restoration of power could take anywhere from hours to days.

### Winter weather can present challenges

But being better informed and prepared on the front end may help you weather these challenges with less disruption on the back end. UFG policyholders can reach risk control directly by email at [riskcontrol@unitedfiregroup.com](mailto:riskcontrol@unitedfiregroup.com) for more assistance.



**Want more tips? Read our winter-preparedness blog.**

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