

# SAFETY BULLETIN

## WINTER WEATHER & PROPERTY RISK

With winter comes freezing temperatures, strong winds, hail, ice, freezing rain and snow. Preparing for severe winter weather is essential to preventing property damage and business interruption. Winter weather can cause damage to roofs, pipes and heating systems. Excessive snow and ice buildup can cause serious roof damage and even roof collapse. If pipes freeze, they can burst--flooding the property. And if heating systems are not maintained, they can cause smoke damage or even large loss fires.

## PREVENTING ROOF DAMAGE

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### BEFORE WINTER

- Repair any damage to the roof (shingles, gutters, flashing).
- Clean out all gutters and downspouts.
- Develop a plan for removing heavy snow from the roof which may include contacting a qualified contractor for roof snow removal.

### DURING WINTER

- Remove snow from roof, especially in areas where heavy snow drifts have built up.
- Keep an updated list of emergency contact numbers that includes snow removal contractors.
- Clear debris from drains and downspouts to allow melting snow to run-off.
- Regularly inspect gutters and downspouts. Make sure downspouts are clear of any snow or ice at the base.

## PREVENTING PIPE DAMAGE

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### BEFORE WINTER

- Repair broken windows and doors that would allow heat loss.
- Turn off water supply to exterior spigots and drain pipes that will not be used.
- Put insulation around pipes that are exposed to freezing temperatures located in areas such as basements, crawl spaces, attics and garages.
- Properly insulate or caulk areas such as attics, exterior walls, windows or doors to prevent drafts of cold air.
- Know your plumbing! Insure key personnel know where the main water shut-off valve is in case a pipe does burst.

## **DURING WINTER**

- Maintain heat in the building at all times. No area where piping is present should fall below 40° F.
- Keep exterior doors closed.
- If the temperature drops below 40° F, you may need to drain the water from your wet-pipe sprinkler system. If ice builds up in the pipes, it can obstruct the flow of water and damage the fittings and sprinklers. Any hazardous work should be stopped while the sprinkler systems are down.
- Frequently check the heating system to ensure heat is being delivered to all areas of the facility.
- Never attempt to thaw a frozen pipe with an open flame.

## **PREVENTING HVAC DAMAGE**

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### **BEFORE WINTER**

- Boilers and furnaces should be serviced by qualified technicians.
- Remove any combustible materials located near the heating units.
- Replace system filters.
- Properly shut down the cooling systems that are not used during the winter months.

### **DURING WINTER**

- Frequently check areas around heating units to make sure no flammable/combustible materials are in the area.
- If space heaters are used, keep flammable materials away from them and do not overload electrical circuits.



For more information, please contact your local Risk Management Consultant at **800.257.1900** or [riskmanagement@amerisure.com](mailto:riskmanagement@amerisure.com)

*These instructions do not supersede local, state, or federal regulations. This document is for general information only and is not intended to provide, and should not be relied upon for, ergonomic, training or medical advice in any particular circumstance or fact situation.*