



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

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 HVAC DAMAGE

BEFORE WINTER

- Ensure boilers and furnaces are only 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.
- Secure a second fuel source for heating if one is interruptible.

PREVENTING PIPE DAMAGE

BEFORE WINTER

- Designate an employee to monitor conditions, warn colleagues, and set the emergency response in motion if winter weather is forecasted.
- Repair broken windows and doors that would allow heat loss. Insulate where applicable.
- 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! Ensure 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 spark-producing 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.

For more information, please contact your local Risk Management Consultant at 800.257.1900 or riskmanagement@amerisure.com

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