

Winterizing your business

You work hard to build and maintain your business. That's why it's important to ensure you're protected from all potential losses – especially when they're avoidable.

Whether we experience a mild winter or harsh storms, the cold season can cause property damage and safety concerns. By preparing your premises in advance, you can reduce winter's impact on you, your staff and your customers.



Slip and fall

Winter conditions are a leading cause of slip-and-fall claims so it's important to pay particular attention to the procedures required to maintain your premises during the winter season.

Outdoors

- ✓ Ensure your contract for outdoor snow removal or winter maintenance (salting, sanding) clearly identifies the responsibilities of each party.
- ✓ Establish the criteria to trigger snow removal or other maintenance of your walkways and parking lots.
- ✓ Maintain a log to document all weather conditions as well as maintenance activity.
- ✓ Confirm understanding of insurance clauses or "hold harmless" provisions.
- ✓ Pay special attention to areas where ice may accumulate or when there is a freeze/thaw cycle.

Inside

- ✓ Install suitable rugs and mats in high traffic areas to reduce the risk of slips and falls.
- ✓ Post signs to indicate wet floor areas.
- ✓ Provide a dedicated area for visitors and customers to leave their winter clothing and boots.
- ✓ Clean and dry floors regularly throughout the day.

Property damage

There are a number of potential hazards faced by building owners during the winter – from roof collapse to frozen pipes – and most can be prevented with a proper maintenance plan.

Use the following information as a guideline to help protect your business from the types of property damage winter can bring.

Collapse

Building collapse due to excessive snow loads on roofs is a serious problem both in terms of economic loss and public safety.

Heavy snowfalls and drifting are responsible for the majority of roof collapses especially when combined with factors such as air temperature, the amount of sunshine and wind. And, almost three-quarters of roof collapses occur when snow blows from an upper roof to a lower roof.

To reduce your risk of roof collapse due to snow load, follow these tips:

Before winter:

- ✓ Examine your building for visible signs of structural distress, such as twisting, bending or cracking.
- ✓ Consult a structural engineer if you're unsure of what you're seeing – especially if it's an older building.
- ✓ Ensure that roof drains and downspouts are clear to handle melting snow and runoff.

During winter:

- ✓ Hire an expert to safely remove excess snow or ice from your roof regularly.

- ✓ Cordon off the area around your building if snow or ice are hanging off the roof or eaves, and assign an employee to monitor the area to ensure pedestrians or vehicles don't enter this zone.

Ice damming

Ice damming occurs when heat from inside a structure melts the snow on the roof causing water to run down, under the blanket of snow to the edge of the roof where colder conditions cause it to freeze again, forming ice.

In time, a ridge of ice is created along the lower edge, or eave, of the roof. The water may also flow into the gutter where it can freeze and form a block of ice that grows back over the gutter and forms the ice dam at the eave.

If ice dams aren't removed, water collects behind them and is forced under shingles or spills over to form icicles. This can result in costly damage, including wet ineffective insulation; stained interior finishes, and weakened structural wood members. The formation of icicles can also pose a hazard to pedestrians walking beside the building.

Changes in the daily temperature in the winter may also contribute to the problem. As temperatures climb during the day, more snow melts and accumulates behind the ice dam. At night, lower temperatures may freeze the water.

To reduce your risks from ice damming, consider the following tips:

- ✓ Check your eaves regularly for ice dam formation and clear any blockage as quickly as possible.
- ✓ Remove hanging icicles as quickly as possible.
- ✓ Maintain a "cold" roof by:
 - sealing all bypasses
 - ensuring your attic is well-insulated and well ventilated

Frozen fire sprinkler systems

Freezing of wet pipe sprinkler systems occur most frequently because of a lack of adequate heat.

The following checklist can help prevent your wet pipe systems from freezing during cold weather:

- ✓ Close doors, windows, and vents when not in use or if resulting drafts allow freezing air to contact sprinkler piping.
- ✓ Provide adequate heat to maintain the temperature at not less than 5°C (41°F) in the vicinity of sprinkler piping. Particular attention should be given to piping in attics, stairways, under floor areas, above ceilings, shipping rooms, and similar out-of-the-way areas where low temperatures might occur.

- ✓ Ensure pipes are heated and insulated properly, where wet-pipe sprinkler piping may be exposed to outside temperatures, e.g. when it's run between two buildings.
- ✓ Drain the sprinkler system if you're aware it may be exposed to freezing temperatures, for example, when a plant is being temporarily shut down and the heating system shut off.
- ✓ Check the anti-freeze solution (if the sprinkler system is so equipped), to ensure it has the proper proportions of antifreeze and water per the National Fire Protection Association (NFPA) 13.

Around the outside

Before the first snow fall, walk around your premises and note areas which could be affected by snow and ice. Specifically:

- ✓ Keep all sewers and drains clear and unblocked.
- ✓ Ensure fire hydrants are accessible and not blocked by snow.

Emergency response plan

Maintain a winter emergency response plan and update it annually. At the very least, the plan should include:

- ✓ Emergency contact numbers and information.
- ✓ Procedures to follow in the event the building is damaged or inaccessible.
- ✓ Procedures to follow in the event someone is injured while on the property.

For further information on this topic, please contact your independent insurance broker.

Visit www.avivacanada.com/riskmanagement for more Your guide to... information sheets on other loss control topics.

Readers should seek specific advice when dealing with particular situations. Aviva Canada Inc. accepts no responsibility for action taken as a result of information contained in this publication. The information in Your guide to... is correct at the date of going to press. Printed and published by Aviva Canada Inc., Website: www.avivacanada.com

© Copyright, all rights reserved. Aviva and the Aviva logo are trademarks of Aviva plc and used under license by Aviva Canada Inc. and its subsidiary companies.