

CHECKLIST | WINTER WEATHER PREPAREDNESS

Presented by Lloyd Sadd Insurance Brokers Ltd

Too often, organizations overlook the potential danger of winter weather. Not only can snow and ice create slipping and other hazards for your employees, but they can lead to major property damage as well. In order to properly prepare for the winter season, organizations must take a proactive approach to managing severe weather risks.

BEFORE THE STORM	
Review your insurance coverage and secure a policy to protect against winter hazards.	<input type="checkbox"/>
Ensure you have a procedure in place for restoring electrical services and devices.	<input type="checkbox"/>
Establish a system for relocating salvageable stock and supplies.	<input type="checkbox"/>
Create a disaster supply kit that includes salt (to melt ice on driveways), sand (to improve traction) and snow shovels.	<input type="checkbox"/>
Account for high-risk situations, like frozen pipes, broken heating systems or loss of egress.	<input type="checkbox"/>
Identify who is responsible for keeping heating equipment in good working order as well as snow and ice removal. Determine if these responsibilities fall on the property or business owner. Arrange for snow removal contractors to clear driveways, doorways and roofs as necessary.	<input type="checkbox"/>
Determine what equipment needs to be protected from freezing. Use portable heaters in areas prone to freezing.	<input type="checkbox"/>
Seal and insulate areas where cold air can enter. Repair walls, windows and roofs to prevent drafts.	<input type="checkbox"/>
Ensure your gutters are clear of debris and drain properly.	<input type="checkbox"/>
Evaluate storm windows on a regular basis and ensure they are in good condition.	<input type="checkbox"/>
Test cold weather equipment on a regular basis. Clean and inspect boilers.	<input type="checkbox"/>
Monitor building temperature on a regular basis.	<input type="checkbox"/>
Trim trees away from your building before winter.	<input type="checkbox"/>
Mark fire hydrants near your business with snow stakes to assist firefighters in locating hydrants after a heavy snowstorm.	<input type="checkbox"/>
Ensure you have an emergency communication plan in place.	<input type="checkbox"/>
Review your disaster recovery and business continuity plans.	<input type="checkbox"/>
Ensure water shut-offs are properly labelled and accessible.	<input type="checkbox"/>
Have a list of important contacts on hand. Include the names and phone numbers for heating, plumbing and emergency personnel.	<input type="checkbox"/>

This checklist is merely a guideline. It is neither meant to be exhaustive nor meant to be construed as legal advice. It does not address all potential compliance issues with federal, provincial or local standards. Consult your licensed commercial property and casualty representative at Lloyd Sadd Insurance Brokers Ltd or legal counsel to address possible compliance requirements. © 2018 Zywave, Inc. All rights reserved.

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Install reflective driveway markers to assist with snow removal.	<input type="checkbox"/>
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DURING THE STORM

Monitor the weather closely, particularly during winter storm advisories. Follow any emergency instruction.	<input type="checkbox"/>
Ensure heaters, snowblowers, generators and cold weather equipment is placed where they will likely be needed.	<input type="checkbox"/>
Set heat no lower than 12° C (55° F) to keep pipes from rupturing.	<input type="checkbox"/>
Forward phone lines to an alternate location in the event the office is closed due to the weather.	<input type="checkbox"/>
Evacuate the building if there's a chance the roof would collapse due to snow or ice.	<input type="checkbox"/>
Check pipes regularly during a storm. Look and listen for signs of running water.	<input type="checkbox"/>
Keep driveways, walkways and doorways clear of snow and ice.	<input type="checkbox"/>
Open water taps slightly to let them drip in order to keep water flowing through the pipes.	<input type="checkbox"/>
Stay indoors and avoid driving.	<input type="checkbox"/>
Allow employees to work from home or not report to work if necessary.	<input type="checkbox"/>
Keep names and phone numbers of your heating contractor, plumber, fire department, insurance agent and building owner on file.	<input type="checkbox"/>

AFTER THE STORM

Continue to check pipes and investigate sounds of running water.	<input type="checkbox"/>
Check for signs of water damage. Have certified contractors inspect Sheetrock, floorboards and other infected areas.	<input type="checkbox"/>
Notify all critical people of next steps based on damage.	<input type="checkbox"/>
Document any and all damage. Take photos as necessary and contact your insurance provider and broker.	<input type="checkbox"/>