

# RISK CONTROL CONSULTING

## WINTER PREPARATION: IT'S TIME TO PREPARE

Depending on where you are in the country, winter preparation will have a different meaning, whether it may be preparing for a lot of rain, cold temperatures, or for snow and ice. Winter can present different challenges including working in outdoor inclement weather, slip and fall hazards, snow and ice hazards, dangerous driving conditions, indoor slip and fall accidents, increased risk of carbon monoxide (CO) poisoning, and even structure fires. You can avoid many losses and injuries with some early maintenance and prevention.

### Looking to the Past

For businesses in the Midwest and northeastern states, winter weather and hazards are not much of a surprise. While everyone knows it is coming, some still do not prepare for it. In 2020, winter storms caused \$1.1 billion in insured losses, down from \$2 billion in 2019. The February 2021 winter storms surprised everyone in southern states like Texas and Oklahoma, which experienced 10 days of high snowfalls and cold and icy conditions that tested the electrical grid, furnaces, and water pipes. Nationwide, this year's winter storms have already caused a record \$15.1 billion in insured losses due to the effects of the February winter storm—with most of this occurring in the southern states.

### Time to Prepare

There are several factors to take into consideration with buildings, properties, employees, equipment, and vehicles to prepare for winter weather, storms, hazards, and emergency action planning. It is necessary to take preventive measures before winter begins, starting with maintenance and inspection programs, and employee training.

### Prepare the Building and Property

Keep your roof in good condition; the roof provides support on the walls of the building and provides protection against rain, snow, ice, sunlight, extreme temperatures, and wind. Take some time to inspect and prepare your building and roof and schedule any necessary maintenance or repairs before winter arrives. If you do not have a qualified, knowledgeable, and trained staff to inspect your building or structure, contact a qualified licensed contractor.



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## Outside Building and Property Preparations

Qualified trained staff or qualified licensed contractors need to inspect, maintain, or prepare the building or property infrastructure for colder weather. Not properly preparing the property's infrastructure can lead to operation and business interruptions.

- Inspect the roof for missing shingles or ice shield: Check if the flashing is in good condition and if your vents, gutters, and downspouts are clear of debris or blockage.
- Inspect the roof for possible leaks: Are there missing shingles or holes on the outside? From underneath, is water staining developing on the sheathing or roof trusses? Are there water stained ceiling tiles or watermarks on the walls starting at the ceiling?
- Check for missing or broken siding: Check weather stripping, caulking, flashing, and weeps for damage on masonry walls to prevent moisture from getting in or collecting behind the exterior wall.
- Make sure windows, exterior outlets, and doors work properly and are sealed and caulked to prevent air and moisture from getting inside the building.
- Check the ground around the foundation: Is the final grade sloping away from the building so storm water runs away from the building?
- Is your foundation in good condition and not cracked or seeping water inside?
- Are your sidewalks, curbs, and parking lots in good condition with no cracks and potholes to fill with water that will ice over and cause slippery spots? When water fills in a pothole and freezes, it expands in the hole and makes it bigger and more costly to repair later.
- Are all outside lights and parking lot lights in proper working order, and timed to turn on near dusk and remain on during hours of business?
- Emergency back-up generators should be scheduled for maintenance and tested. Generators should start-up and operate weekly according to the manufacturer's specification. The generator's fuel tank should be on a keep-filled maintenance program with the fuel supplier.
- Are there exposed water pipes that need to be drained or wrapped to protect them from freezing or bursting?
- Are the building's water spigots frost-proof or anti-freeze spigots? If not, are the water lines off and drained and the spigot left open?
- Inspect the outside of emergency doors and ensure pathways are open and not blocked.
- Blow out the irrigation system and disconnect it from its water source.
- Vacant buildings should be managed in the same fashion as occupied buildings, with utilities such as heat and electricity maintained. They should have regular and frequent inspections for broken pipes, functioning smoke and fire detection, intrusions, broken windows, or doors.

## Inside the Building Preparations

It is just as important to prepare the inside of the building as it is the outside of the building. Hazardous conditions can develop inside that can cause illness or death if mechanical

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instruments are not in good working condition. Colder weather can cause mechanical systems to work harder during winter months and can lead to system failures and breakdowns. The building's emergency warning devices can fail and impede your emergency evacuation plans. Make sure to do the following:

- Schedule furnaces and HVAC systems for maintenance and test them for proper working order. Change their filters regularly according to manufacturer's specifications.
- Water supply pipes are susceptible to freezing in cold weather. Water pipes should be winterized which may mean drained, insulation wrapped, heat taped wrapped. Are the water pipes protected from freezing due to loss of power?
- Have a plan in place to shut off the water supply at the curb-stop or building when you lose power during freezing conditions and open faucets to allow water and ice to vacate the waterlines. If it is not possible to shut off the water supply, leave faucets open so water flows out about the size of a pencil.
- Develop a monthly checklist to inspect portable fire extinguishers, test emergency exit signs, back-up batteries, test carbon monoxide (CO) detectors, smoke and fire alarms, and if necessary, replace back-up batteries.
- Develop a program to regularly check emergency egresses for no storage and doors for working conditions.
- Develop a program to regularly check that fire doors are not blocked and will close in the event of a fire alarm. Train employees not to block open fire doors.
- Test emergency lighting for proper working conditions.
- Check emergency kit supplies, make sure flashlights work, and carry a supply of extra flashlight batteries and a working emergency radio.
- Consider keeping extra emergency supplies on hand in the event employees are stranded at the building due to weather. Keep an emergency supply of blankets, water, and food.
- Educate employees about being prepared in the event they become stranded and must shelter at work. Do they have necessary medications? A change of clothes? Do they have comfortable shoes or boots? Educate staff on the importance of keeping an overnight bag in their vehicle at all times in case they are stranded.
- Educate employees on emergency preparedness, fire evacuation, business continuity plans, and the meaning of storm alerts such as weather advisory, storm watch, and storm warnings.
- Educate employees on slip, trip, and fall prevention programs such as "Walk Like a Penguin" and safe winter driving.
- Educate employees to wear appropriate shoes with good soles and tread when coming or leaving the building to prevent slip and fall injuries according to weather conditions. Flat or leather-soled shoes and shoes with little to no tread are safer and can prevent a slip and fall accident or injury.
- Add extra runners and mats inside entrances. Runners and mats should be at least fifteen feet long—enough for a person to take at least five steps before walking on hard surface floors.

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- Develop a maintenance program to mop up snow, water, and ice at the entrances regularly to prevent slip and fall injuries. A blower can be employed to increase the drying time of wet floors.

## **Outside Safety and Working Outside**

It is important to train staff and create safety programs about working outdoors. Many accidents are preventable with preparation, proper tools, equipment, and training.

- Ensure employee and guest safety from falling snow and ice over walkways and at entrances.
- Ensure sidewalks are clear of both snow and ice conditions. After shoveling snow from walkways, you may need to add sand, salt, or other snow/ice melting alternatives and supplements.
- Implement a maintenance program to maintain the exterior of emergency egress doors and pathways remain free of snow and ice leading away from the building.
- Ensure employees are trained to prevent frostbite and hypothermia and take the following steps:
  - Dress properly for cold weather conditions
  - Drink plenty of warm fluids and water
  - Stay active to maintain body heat
  - Take frequent breaks from the cold
  - Get out of the cold immediately if they have signs of frostbite or hypothermia
- Make sure employees wear appropriate personal protection equipment (PPE) that includes high-visible safety vests or jackets or sunglasses to prevent snow blindness. Require outdoor workers to carry a flashlight during dark or nighttime activities.
- Train and monitor employees on working in winter conditions and limit excursions to prevent exhaustion and other potential health conditions or illnesses such as strokes or heart attacks.

## **Winter Equipment and Vehicles**

Proper vehicle maintenance and operation, and equipment maintenance programs are critical to maintain business operations safely. Harsh winter conditions cause additional wear and tear on both vehicles and equipment and can cause a higher frequency of breakdowns. It is important to have maintenance programs to cover both your vehicles and equipment. Make sure to take the following steps:

- Have appropriate and adequate snow removal equipment and make sure they are properly maintained and in good working order.
- Carry extra fuel and parts for snow removal equipment in case of a surprise storm.
- If possible, have extra sand/salt mix on hand before the beginning of winter.
- Assure vehicles are maintained and ready for harsh winter conditions; regularly check all vehicles' lights for proper working conditions.

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- Review winter safe driving tips with employees. This should be done at the beginning of every winter.
- Make sure vehicles have emergency kits, flares, fire extinguishers, and first-aid kits, and train employees on how to use the supplies.
- Train employees to keep emergency kits and overnight bags in their personal vehicles in case they become stranded at work or when driving to and from their homes.

Winter storms and cold temperatures can be dangerous, stay safe and healthy by planning ahead. Prepare your building and property for possible weather conditions and possible power outages. Most of all, prepare your employees to:

- Remain safe and healthy
- Recognize hazardous signs and conditions
- Report what they find
- Get organized in case they become stranded

For additional information, contact:

Tribal First Risk Control Solution Center Toll Free Help Line: (888) 737-4752.