

A Snapshot in Safety and Risk

Winter is Coming.



It's not just a theme in a popular television series. Dangerous wind chill, slippery surfaces, and freeze-thaw cycles are just some of the challenging conditions that can put life, health, and property at risk each winter. However, with some foresight and adequate preparation, many types of losses and injuries related to the snowy season can be reduced or even avoided completely.

Lessons from the Past

While the Midwest and Northeastern states are known for having long winters, hazardous conditions can reach as far south as Texas and as far west as Colorado and Washington. In 2022, winter weather caused almost \$6 billion in insured losses across the United States. The polar vortex of 2021 affected 22 states and is regarded as one of the costliest winter storms in modern history. A 2022 winter storm that affected much of the country over the holidays dumped over four feet of snow on the city of Buffalo, NY, trapping people in their homes and cars, and claiming at least 63 lives.

Time to Prepare

When planning for winter, there are several matters to take into consideration, especially buildings and property, employees, equipment, and vehicles to adequately prepare for winter. But if you wait for the snow to start falling and temperatures to drop, you're already too late. Preparation and preventive measures should commence well before winter officially begins—starting with maintenance and inspection programs, as well as employee training.

Buildings and Property

A building's roof protects against rain, snow, ice, sunlight, extreme temperatures, and wind, and is an important structural component. Regular inspections and maintenance should already be a part of your property conservation efforts, but inspecting and preparing your building and roof so repairs can be scheduled before winter arrives is vital. If you do not have a qualified,

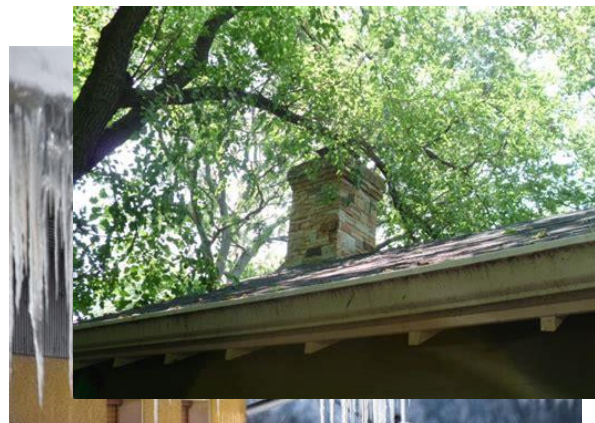
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knowledgeable, and trained staff to inspect your structure, contact a qualified licensed contractor to inspect your building or structure.

Property Exterior Preparations

In addition to the roof, qualified staff or licensed contractors should be tapped to inspect, maintain, or prepare the building or property infrastructure for colder weather. Not doing so can lead to operation and business interruptions.

- Regularly check vents, gutters, and downspouts to ensure they are free of debris or blockage.
- Check siding, weather stripping, caulking, flashing, and weeps for damage on masonry walls to prevent moisture from getting in and collecting.
- Make sure windows, exterior outlets and doors are in good condition and are sealed and caulked to prevent air and moisture from getting inside the building.
- Observe the ground which borders the foundation. Make sure the grade slopes away from the building so runoff is properly channeled.
- Seal cracks in your foundation which could allow water to seep water inside.
- Inspect sidewalks and parking lots for cracks and potholes that will fill with water and ice. When water freezes in a pothole or crack, it enlarges the hole, making it more costly to repair.
- Ensure all exterior lights are in proper working order and timed to turn on near dusk and remain on during hours of business.
- Test and maintain emergency backup systems. generators should be maintained annually and tested under load weekly. The generator's fuel tank should be on a filling program with the fuel supplier.
- Identify exposed or vulnerable water pipes that need to be drained or insulated against freezing.
- Determine if the water spigots are frost-proof or anti-freeze spigots. If not, the water lines should be off and drained with the spigot left open.
- Ensure the exterior paths of egress remain unblocked and safe to traverse.
- Blow out irrigation systems and disconnect them from their water sources.
- Vacant buildings should be managed in the same fashion as occupied buildings, with utilities such as heat, and electricity maintained. Vacant buildings should have regular and frequent inspections for broken pipes, functioning smoke and fire detection, intrusions, broken windows, or doors.
- Examine trees which are near the building and power lines. Make sure they do not overhang the building or are in poor



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health. Not only will these trees deposit debris in gutters and drains, but they can also be brought down by the weight of ice, causing damage and power loss.

Property Interior Preparations

Colder weather can cause mechanical systems to work harder during winter months and can lead to system failures and breakdowns.

To avoid creating hazardous interior conditions:

- Schedule HVAC systems for testing and maintenance. Change filters regularly and according to the manufacturer's specifications.
- Water pipes should be winterized, which may mean having them drained and/or having their insulation wrapped.
- Have a procedure in place for possible power loss. Shut off the water supply at the curb-stop or building, and open faucets to allow water and ice to vacate the waterlines. If shutting off the water is not possible, leave faucets open so water flows out about the size of a pencil.
- Test emergency lighting to make sure it's in proper working condition.
- Verify emergency kit supplies including, flashlights, extra flashlight batteries, and a working emergency radio.
- Consider keeping extra emergency supplies, blankets, water, first aid, food, etc., on hand in the event employees are stranded at the building due to weather.
- Educate employees about being prepared in the event they become stranded and must shelter at work. They should consider necessary medications, change of clothes, and comfortable shoes.
- Assign responsibility for monitoring impending weather conditions.
- Educate employees on your emergency preparedness and business continuity plans and the meaning of various types of storm alerts.
- Add extra runners, non-slip mats, or non-slip adhesives inside entrances and on stairs. These should be at least 15 feet long, enough for a person to take at least 5 steps before walking on hard surface floors.
- Develop a maintenance program to mop up snow, water, and ice at the entrances regularly to prevent slip and fall injuries.
- Use a blower to decrease the drying time of wet or snow-covered floors.



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Working Safely Outdoors

Many outdoor accidents are preventable with preparation, proper equipment, and training.

Measures to consider:

- Ensure walkways are clear of snow and ice. After removing snow, add sand, salt, or other snow/ice-melting alternatives and supplements. Periodically check to ensure the added materials are still effective and document each check.
- Educate employees to wear appropriate shoes with good soles and tread when coming or leaving the building to prevent slip and fall injuries. Flat or leather-soled shoes, and shoes with little to no tread, should be discouraged or prohibited.
- Educate employees on slip and fall accident prevention such as “Walk like a Penguin” on icy surfaces.
- Ensure employees are educated in measures to prevent frostbite and hypothermia, including:
 - Properly dress for cold weather conditions
 - Drink plenty of warm fluids and water
 - Stay active to maintain body heat
 - Take frequent breaks from the cold,
 - Recognize the signs of frostbite and hypothermia and immediately get out of the cold and seek medical care if those conditions are suspected.
- Wear appropriate Personal Protection Equipment (PPE) that includes high-visibility safety vests or jackets and sunglasses to prevent snow blindness.
- Require outdoor workers to carry a flashlight during dark or nighttime activities.
- Train employees on working in winter conditions and monitor for exhaustion to prevent potential health conditions or illnesses such as stroke and heart attack.



Equipment and Vehicles

Harsh winter conditions cause additional wear on both vehicles and equipment, potentially resulting in a higher frequency of breakdowns.

Have a maintenance program in place which includes:

- Appropriate snow removal equipment and ensure it is in good working order.
- Emergency fuel for snow removal equipment and critical parts on hand in case of a surprise storm.
- Stockpile extra sand/salt mix before the beginning of winter.

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- Assure vehicles are maintained and winterized for harsh conditions. Regularly inspect vehicles to make sure they are in proper working condition.
- Review winter safe driving tips with employees before every winter.
- Make sure vehicles have emergency kits, flares, fire extinguishers, and first-aid kits, and provide training on how to use them.
- Educate staff on the importance of keeping an overnight bag in their vehicle in case they are stranded.

For additional information contact:

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