

WINTER READY

How To Protect Your Business From Winter Weather

Use this checklist to prepare your property.



SEASONAL PREP

ASSESS YOUR EXPOSURE

Winter weather can cause business disruption, structural damage to buildings from excessive snow loads, water damage from bursting frozen pipes, and generate dangerous ice dams on the roof. Depending on your business's specific location, it could have greater risk of exposure to these elements.

KNOW YOUR ROOF'S MAXIMUM SNOW LOAD

Regarding weight, the type of snow is as important as the depth. Fresh powder snow is typically lighter than wet packed snow, and ice is heavier than snow.

- There are several contributing factors to the acting load on your roof, including snow drifts from adjacent buildings or mechanical equipment, heavy rain on snow, and melting snow that refreezes.



- If you don't know your roof's snow load, hire a structural engineer to verify the snow load threshold of the roofing system. This information will be important after an event when determining if there is too much snow on the roof.

PREVENT PLUMBING FROM FREEZING

- Inspect and seal or repair all cracks, holes, leaks, windows, doors, and other openings on exterior walls with caulk or insulation.
- Insulate and seal around attic penetrations such as partition walls, vents, plumbing stacks, and electric and mechanical chases.
- Make sure your pipes in hard-to-reach places like attics, crawl spaces, and along outside walls are well insulated. Wrap pipes and faucets in unheated or minimally heated areas of the building.
- Make sure your existing freeze-protection devices and alarms are in good working order. Test freeze stats (low temperature sensing device) and valves before the weather gets cold.
- Pipes that may be exposed to freezing temperatures, especially those that enter a building above ground, should be wrapped with insulation or heat trace tape.

- Pipes leading to the exterior should also be wrapped with insulation or heat trace tape, or shut off and drained at the start of winter if possible. If exterior faucets do not have a shut-off valve inside the building, have one installed by a plumber.
- Hire a licensed fire protection specialist to conduct routine maintenance on your fire sprinkler system. Discuss the system's exposure to winter weather and potential mitigation options.

WINTERIZE YOUR LANDSCAPING

- Keep bushes and trees trimmed and away from the building. Trees with branches near or hanging over your building can damage the roof cover, siding, and windows.
- Pay particular attention to trees within falling distance of overhead power lines leading into the property. Avoiding a power outage can save a day or two of business interruption.
- Shut off and drain irrigation systems and outdoor hoses.

SERVICE THE GENERATOR

The time to maintain a generator is well before a major storm or disaster strikes (when professional assistance may be unavailable, power lines are down, and access roads are blocked). Backup power can help maintain a consistent building temperature and reduce the risk of pipes freezing, which can lead to business disruption and damage.

Permanent Generator

- Permanent generators should have a proper maintenance plan that includes weekly, monthly, and annual checks. See the manufacturer's specifications for more information.
- Run the unit weekly on its maintenance plan to ensure it is properly functioning in case of an emergency. Individual units may have a timer that allows a programmed test to be scheduled. Qualified personnel should oversee these scheduled weekly tests.
- Check the generator enclosure for loose debris or other conditions that could cause the unit to not function properly.



Portable Generator

- Store in a dry location.
- Set up a maintenance schedule to include periodic test runs for the unit.

MAINTAIN YOUR HVAC SYSTEM

- Schedule preventative maintenance and make sure the system is operating properly and efficiently.
- Change air filters and ensure exhaust gases are being ventilated properly.
- Select an HVAC service provider before an unexpected outage or maintenance issue arises. Loss of heat for even a few hours could significantly disrupt your business during a cold snap. Have someone ready to come quickly – including after hours – and negotiate an emergency rate in advance.



CHECK YOUR ROOF AND GUTTERS

Roof inspection and repairs should be accomplished ahead of winter weather, especially in areas with harsh winters. Water that does not properly drain off a roof has the potential to freeze, adding to snow load and creating ice dams. Ice dams can add significant additional loads to the roof and can cause interior water damage if left unattended. Maintenance of the roof and gutters should focus on these key areas:

Low-slope (flat) roof

- Inspect roof and repair leaks before winter.
- Remove all debris from the roof and roof drainage systems that may prevent water from draining during the melting process.
- Check that all flashing and seals are flush and secure.



Steep-slope roof

- Inspect your roof and repair leaks before winter.
- Secure loose shingles.
- Check roof-edge waterproofing and seal to prevent potential drafts.
- Add extra insulation in your attic or surrounding areas.

Gutters

- Inspect gutters and ensure they're secured to the building. Replace any missing gutter fasteners.
- Clean gutters and interior downspouts thoroughly.
- Run test of gutters and downspouts to be sure water does not back up. This can be done by using a hose.
- Check downspouts to ensure they divert water away from the foundation.



CREATE A BUSINESS CONTINUITY PLAN

- Create a plan for communicating with employees across multiple channels (text, email, phone).
- Have an emergency/recovery plan that is communicated to employees, customers, clients, delivery, etc.
- Create a snow and ice removal plan for all roofs and grounds.
- Plan for emergency snow removal in the event of heavy accumulation.
- Identify and supply proper equipment and check it in advance of predicted snow.
- Some businesses rely on on-street parking, so develop a back-up plan for nearby off-street parking if the municipality imposes a parking ban on streets (for plows). This occurs more frequently in the North, even hours before snow is expected, so they can pre-treat the roads.
- Purchase and be ready to add nonslip water absorption mats to all entrances for both your employees and customers to capture water and snow as they enter your business and to minimize slips and falls.
- Test/practice the plan.



CHECK YOUR INSURANCE COVERAGE AND INVENTORY VALUABLE EQUIPMENT

- Know what your insurance covers and what it doesn't.
- Keep your insurance agent's contact information in your phone.
- If you have a loss due to a winter-related event, you'll have to itemize losses for your insurance company. Take a complete inventory of your property and store it somewhere safely off-site.



NOTE: Check in with tenants regarding any maintenance requests or building concerns they may have. Living or working in your commercial property means they are on constant alert to their surroundings. If they see, hear, or smell something, ask that

they say something.

BEFORE A WINTER EVENT

MONITOR THE WEATHER

- Find a reliable source for severe weather information. Follow the National Weather Service (NWS), Weather Prediction Center (WPC), and your local NWS office on Facebook or Twitter. Tune in to local news often when severe winter weather is forecast.
- Enable wireless emergency alerts on your cell phone.
- Purchase a weather alert radio that broadcasts emergency alerts from the National Weather Service, preferably one with a hand crank.

PREP THE BUILDING

- To help prevent freezing, keep the building's internal thermostat set to at least 55°F (12.8°C).
- Put out a deicer on walkways and entrances to your business.
- For small commercial properties, open cabinet doors and let all faucets drip during extreme cold weather to prevent water from freezing inside pipes.
- If you have self-regulating heating cables on your roof, ensure they are turned on before the event.
- Ensure you have plenty of fuel for generators.

COMMUNICATE

- Communicate the emergency preparedness plan to all employees.
- If you have services with contractors scheduled, follow up with them to confirm their services. This could be for snow removal or the delivery of a portable generator rental.

DURING A WINTER EVENT

THE BUILDING

- If the alarm system loses power while the building cannot be occupied, arrange for alternate security.
- If your business is an "always open" operation like a hotel or media station, keep your guests and staff safe.



COMMUNICATE

Internal Staff

- Designate times for key staff members to dial into conference calls for situation overviews.
- Update status of operations on:
 - Phone: Text/Emergency hotlines
 - Digital: Intranet, email

External Customers

- Update customers if your business is closed for a period of time.
 - Website
 - Social media

AFTER A WINTER EVENT

KEEP YOUR BUSINESS GOING

- Activate your business continuity plan.

ENSURE EVERYONE IS SAFE

- Make sure guest, clients, residents and/or employees are safe.
- Be prepared to evacuate if structural damage from snow and ice makes a building unsafe.
- Stay away from downed powerlines.

BEGIN SNOW REMOVAL

- If it's warm enough outside, it's best to shovel after each snowfall. Keep parking lots and sidewalks surrounding the building free of snow and ice.
- Place a deicer on the ground to prevent slips and falls.
- Place nonslip mats in front of entryways to prevent slipping as employees and customers enter/exit your property.

MONITOR AND CLEAR YOUR ROOF

- Conduct an assessment (visual and/or measurements) of the snow and ice equivalent. Compare the estimated loads to the loads determined by a structural engineer. Ensure it does not exceed the roof's maximum snow load.
- If you have excessive snow or ice dams, have your snow removal team safely remove the snow and ice dams.

CHECK THE INSIDE OF YOUR BUILDING

- Watch for signs of snow load damage, such as creaking sounds, a sagging roof, cracks in the ceiling or walls, water stains, and doors or windows that no longer open and close correctly.
- Inspect for frozen pipes. If there are water flow issues, it could be a frozen pipe. You will need to raise the temperature of the frozen pipe using a portable heater or heating cable.

IN CASE OF A POWER OUTAGE, USE YOUR GENERATOR

Portable Generator

- Portable generators should be operated outside in a well-ventilated area. A garage or docking bay may not provide enough ventilation. Use extreme caution when determining where to operate the generator.
- Portable generators should never be run unattended and should be checked periodically (review manufacturer recommendations).
- Do not fuel portable generators while hot.
- Keep the generator dry. Do not let snow accumulate on top.

Permanent Generator

- Permanent generators are more self-sufficient but should be monitored periodically while in operation.

IF YOU FIND SIGNIFICANT DAMAGE TO YOUR BUILDING

- Stay safe and contact your insurance agent.
- Take photos and videos to document any losses.
- If it's safe to do so, remove property from damaged area.
- Keep all receipts and documentation for services rendered. Create an electronic file for this information in a cloud storage account so you can access it from anywhere.