Winter Preparedness

Why Is a Winter Preparedness Plan Needed?

Extreme cold weather events are increasingly frequent and widespread, posing significant risks to business operations. Hazards such as frozen pipes, roof damage, employee injuries, and supply chain disruptions can result in costly downtime and liability exposures. A proactive winter preparedness program is essential to safeguard your people, property, and processes.

This document provides an overview to help your business address property and casualty exposures resulting from winter weather events.

Developing a Winter Preparedness Program

Developing a comprehensive plan ensures your organization can anticipate, mitigate, and respond effectively to winter-related challenges. Each program should begin with a risk assessment to determine:

- Business critical equipment and systems that are vulnerable to freezing
- Evaluation of building envelope integrity for potential air leaks and insulation gaps.
- Supply chain vulnerabilities and vendor readiness for winter conditions.
- Emergency communication systems

Action Items to Consider in Your Plan

During winter weather events, it is essential to implement a comprehensive set of controls to protect your facility, personnel, and operations. The following actions are recommended as part of a robust winter preparedness program:

Property Protection

- Monitor key areas that may be exposed to freezing temperatures and conduct hourly-recorded inspections for all areas/buildings subject to freezing. Ensure all buildings are "weather tight" and that indoor temperatures in all heated buildings remain above 50°F.
- Verify all roof drains, drainpipes and gutters remain free of debris and will provide adequate water drainage.
- Monitor snow loads on roofs, especially areas subject to drifts. Remove snow and ice as permitted from roads, roofs, gates, doorways, outdoor sprinkler control valves, fire hydrants, explosion vents, etc.
- Inspect all heating systems and process, water, fuel oil, steam and condensate lines subject to freezing for proper insulation or heat tracing.
- Inspect space heaters for safe operation and proper clearance from combustibles.
- Sprinkler systems –
  - Wet Pipe -Ensure that areas are adequately heated especially concealed spaces and those adjacent to exterior walls are adequately heated.
  - Dry pipe systems – Ensure valve enclosures are adequately heated, that water is drained from low points and that air or nitrogen supply is adequate to prevent tripping.
  - Fire hydrants and fire department connections should be fully drained, caps are intact and hydrants are marked for easy location during heavy snowstorms.
  - Fire Pumps to ensure that the pump house/room is maintained above 50°F, the diesel engine heaters operate properly, the diesel fuel tank is full, the diesel engine batteries are fully charged and the charger operates properly.

Safety & Accessibility

- Ensure gutters, downspouts, and drainage systems direct water away from walkways to prevent ice formation. Repair uneven walkways and cracks that can collect water and freeze.
- Replace or repair outdoor lighting to improve visibility during dark winter hours.
- Clear all walkways, parking lots, stairs, and building entrances of snow and ice as soon as possible after storms. Use mechanical plowing, anti-icing brine, and high-traction grit. Assign responsibility and document removal times and conditions using a snow log.
- Apply deicer promptly and regularly, especially during refreeze cycles at dusk and dawn.

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- Use three-stage matting (scrape, absorb, finish) at entrances to capture snow and moisture from footwear. Replace saturated mats promptly.
- Assign staff to mop and dry floors regularly, especially near entrances. Use caution signage in wet areas.

Operational Continuity

- Test emergency communication systems (text alerts, email, phone trees).
- Update contact lists for employees, vendors, and contractors.
- Establish clear protocols for weather monitoring and decision-making during severe conditions.
- Test backup power systems and generators; confirm fuel availability.
- Secure critical data with robust backup and recovery solutions.
- Prepare remote work capabilities in case of facility closures.

Vendor & Contractor Coordination

- Formalize contracts with snow removal, HVAC, and emergency repair vendors.
- Ensure appropriate risk transfer provisions and scopes of work are documented in contracts.

Post-Event Actions

- Inspect property for damage immediately after storms.
- Document incidents for insurance and risk management purposes.
- Conduct a post-event review to update the preparedness plan.

Executing Your Plan

A robust winter preparedness plan should clearly outline the specific actions your organization will take before, during, and after a cold weather event. Review the recommended activities below and adapt them to fit your facility's unique needs. Consider adding any additional steps that address your particular risks or operational requirements.

Before Winter (Preparation Phase):

- Conduct comprehensive inspections of all buildings and equipment to identify vulnerabilities.
- Finalize contracts with snow removal, HVAC, and emergency repair vendors.
- Train employees on winter safety protocols and emergency procedures.
- Test all emergency systems, including backup power and communication tools.

During Winter (Response Phase):

- Monitor weather alerts and forecasts regularly to stay ahead of changing conditions.
- Implement snow and ice removal plans promptly to maintain safe access to your facility.
- Maintain clear and consistent communication with staff, vendors, and contractors regarding operational status and safety measures.

After a Winter Event (Recovery Phase):

- Inspect your property for any damage as soon as conditions allow.
- Document all incidents and losses for insurance and risk management purposes.
- Review the effectiveness of your preparedness plan and update it based on lessons learned.

By following these steps, your business can minimize property damage, maintain operational continuity, and protect employees from harm. A well-designed winter preparedness program not only helps you weather the season but also strengthens your organization's resilience against future disruptions.

For personalized guidance or to customize these recommendations for your facility, reach out to Arch Insurance Risk Engineers at AIRE@archinsurance.com.

Contact Arch Insurance Risk Engineers (AIRE@archinsurance.com) should you need any assistance or advice.

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