



Winter Risk Management Tips

Freezing temperatures, ice, snow, and wind are just around the corner, and for many it's the last thing one would want to think about. However, the reality is that the time to prepare for winter is now. Action now can help you and your workplace enjoy a loss-free winter.

There are some basic causes of damage and related loss to properties and people during the winter which are typically placed into one of these categories:

- Build-up of ice and snow on roofs
- Slips and Falls
- Frozen pipes
- Improperly used or maintained heating systems

Ice and snow build up can cause damage to roofing materials, create water back-up from ice dams, and in extreme cases even structural collapse. Frozen pipes can burst, flooding properties and causing untold damage to room finishes and contents. Poorly maintained heating systems can cause smoke damage, "puff backs" and even large loss fires. Slips and falls from ice and snow account for millions of dollars in losses each year in New Hampshire alone. So what can be done?

The answer is simple: *prepare now!* The Primex³ Risk Management staff has compiled a simple checklist to help you and your staff prepare. Please take a few minutes and review the list below and get started on those projects now.

Winter Safety Checklist

Pipes

- If possible, turn off supply to exterior spigots.
- Wrap/insulate pipes that might be prone to freezing.
- Caulk and insulate to prevent drafts of cold outdoor air.
- Get to know your plumbing! Learn how to shut the water off if a pipe does break.

Slips and Falls

- Inspect and repair handrails and banisters to prevent falls and serious injuries.
- Repair damaged gutters to reduce water and ice buildup on stairs and walks.
- Clear away leaf buildup and debris from all catch basins.
- Warn staff of winter slip-and-fall dangers and what can be done to protect themselves.
- Place buckets of salt and/or sand near building entrances and walkways.
- Have extra water absorbent mats available for entry halls where slips are common.

Roof

- Ensure that attic vents are open to maintain proper ventilation.
- Repair any damaged shingles, gutters and flashing.
- Clean all gutters and downspouts. This will prevent the back-up and freezing of water.
- Develop a plan to deal with excessive snow loads.

Heating System

- Have all boilers and furnaces serviced by qualified personnel.
- Remove any combustible materials near the heating system(s).
- Clean and/or replace system filters.
- Properly shut down cooling systems not used during in winter.

Other

- Trim trees and dead branches. These can break, damaging property or injuring people.
- Prune shrubs and protect those prone to damage from snow and ice.
- Check exterior lighting so people can see and avoid hazards.
- Drain and/or stabilize gasoline in power equipment that won't be used until next year.
- Check snow removal equipment and shovels.

Primex³ Risk Management Bulletins

[Click here to read the Frozen Pipes Bulletin](#)

[Click here to read more about Roof Collapse Prevention](#)

[Click here to more about Winter Storms](#)