



Winter weather guide: property preparedness

Winter weather can be problematic for buildings and their systems. Below freezing temperatures can freeze pipes, openings in windows or roofs can lead to snow infiltration and extensive water damage, and improper use of space heaters can present a major fire risk. Utilize this guide to assist in navigating the property hazards presented by winter weather.

Pre-planning is a critical aspect to minimize the risk of property damage and other incidents resulting from winter weather. Before cold weather is here to stay, there are some basic steps to take that will help ensure you don't experience a major loss. These steps are outlined and expanded upon to the right.

Steps to property preparedness

1

Establish a water damage prevention plan that includes steps to take during a water emergency.

2

Inspect your property to make sure it is properly prepared for winter weather.

3

Take steps to winterize the property.

4

Ensure proper safety measures are reviewed regarding space heaters and pipe ruptures.

1 Establish a water damage prevention and mitigation plan

A water damage prevention and mitigation plan should be developed in order to identify steps that need to be taken to both prevent and minimize the damaging effects of a water emergency. Basic components of a water damage prevention and mitigation plan include:



Emergency contact information (names, phone numbers of members of your organization, contractors, etc.) in the event a leak or water emergency is discovered. Identify a restoration/remediation contractor and have the contact information available.



Identify the location of water shutoffs. This includes fire sprinkler service, domestic water service, and associated valves.



Make sure employees know where keys to sprinkler shutoff valves are located and how to shut the valves off.



Identify where the main gas and electrical shutoffs are in the building and instruct employees how to operate them should it become necessary.



Have appropriate tools available in the event of a water emergency and ensure employees know where to find this equipment. This can include Shop-Vacs, sprinkler shutoff clamps, and other emergency equipment.



Clear steps for employees to take in the event of a water emergency.



2 Conduct an inspection to prepare for cold weather

Prior to cold weather, ensure an inspection has occurred including the below items to safeguard both occupied and unoccupied buildings.

- Inspect areas where piping is exposed to freezing temperatures (indoors and out, including sprinkler and plumbing piping), common areas where pipes freeze include near exterior walls, in stairwells, and unheated basements. Add additional insulation in these areas, and/or ensure better air circulation is available in order to keep the temperature adequate to prevent freezing.
 - Use a laser thermometer or other piece of equipment that can accurately read temperature to check your property for any cold air intrusion. Make sure all openings are securely closed. Consider conducting an infrared thermographic inspection to identify any cold air intrusion that may be difficult to spot otherwise.
 - Install low temperature alarms in any areas of your property that are found to be colder than others. Areas can include attics, basements, areas above suspended ceilings, etc. These alarms can notify you of potential problematic low temperatures via an alarm panel.
 - Consider placing water/leak detection alarms under sinks, in areas where piping is present or high value equipment is located. Some of these leak detectors have the ability to automatically shut the water valve off.
- Place thermometers near sprinkler systems in buildings to help monitor the temperature.
 - Check heating systems to ensure it will be able to maintain building temperatures of above 40° F.
 - Areas where diesel fire pumps are present should be maintained at 70° F.
 - Inspect your roof for potential damage such as holes, gaps, or other issues that could lead to water intrusion to your property. Work with a roofing contractor at least annually to ensure that your roof is structurally sound and can handle any potential snow load. Other visual inspections may be able to be completed by in-house staff. These inspections would include:
 - Rooftop penetrations from HVAC equipment, vents, skylights, etc. Make sure these areas are sealed properly.
 - Verify flashing is intact and other rooftop elements are in good condition.
 - When inspecting the roof from the underside, note any daylight coming through where it shouldn't be.
 - Note any water stains from underneath the roof or near the walls around the roof.

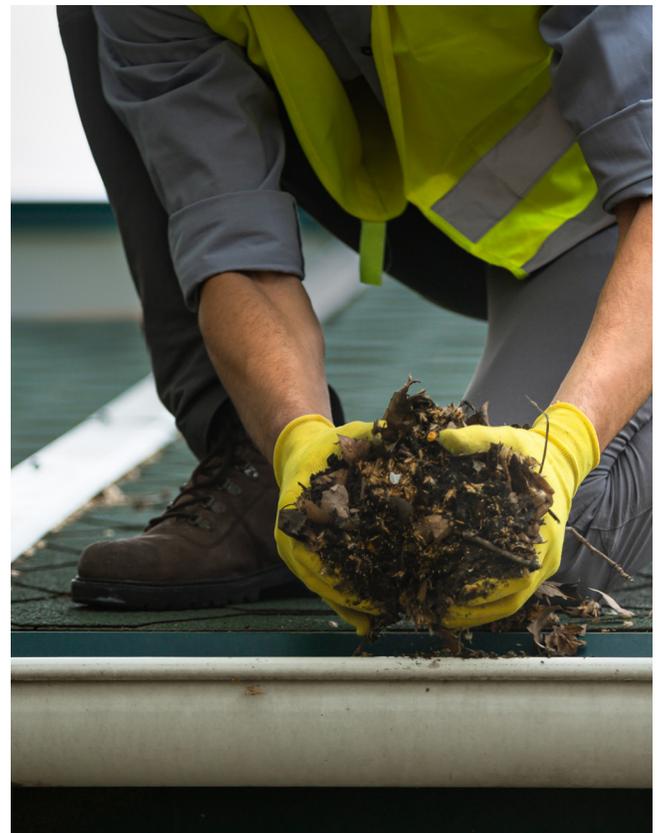


3 Winterize the property

Winterize your property by taking the steps described here.

- Remove hoses from hose bibs and shut off water supply to hose if possible.
- Clean gutters, clear drains, downspouts, etc. of debris and any blockages to allow water clear passage. This prevents ice dams which can damage gutters, roofing, and drainage systems.
- Keep all doors, including docks, closed as much as possible during cold weather months.
- For AC units, remove water from water jackets and drain condensers of chilling units.
- If you conduct snow/ice removal in-house, check to ensure you have enough winter supplies: salt, salt spreader, shovels, snowblower, etc.
- If you have a contract for snow removal, review the terms of the contract. Understand:
 - When the contractor will come out and what services will be provided. Will the contractor only clear parking areas? Does the contract cover areas between cars? Who is salting/clearing sidewalks?
 - Maintain a log to record when the contractor was on site, and what snow/ice removal activities were completed, and at what time.
- Send notices to tenants (if applicable) regarding cold weather precautions (leaving sink water running during periods of extreme cold, how to safely thaw pipes, reminders to close windows/inspect their property for cold air infiltration, etc.). Also send reminders regarding space heater safety.
- Snow accumulation on the roof should be removed by a contractor.
- If building systems haven't already been serviced, ensure building systems are inspected and maintained prior to cold weather. Systems to consider include:

- Backup generator (semi-annually)
- Heating system (at least annually)
- Plumbing (at least annually)
- Fire sprinkler system (per NFPA 25 requirements)
- Unoccupied Buildings: if there will a period of time over 24 hours where the property will be unoccupied:
 - Set thermostat **NO LOWER THAN 55° F.**
 - If your building will be unoccupied for an extended period of time, shut off the main water supply to the building and drain the water.
 - **DO NOT** shut off or drain fire sprinkler systems.





Space heater safety

Space heaters can be a major source of fire. They are an easy way to heat areas of rooms that may be colder than other parts but can be dangerous if not used correctly.

- Consider prohibiting the use of space heaters on site.
- If space heaters are permitted, ensure that space heaters have seals of qualified testing laboratories, such as UL.
- Choose heaters with thermostats, overheat protection, and tip-over shutoff protection.
- Place heaters on solid, flat surfaces.
- Do not use extension cords, power strips, or any other outlet. Plug space heaters directly into wall outlets only.
- Space heaters must be turned off when leaving the room.
- Keep space heaters at least three feet away from anything that can burn, including people.
- Do not allow oil-based space heaters to be utilized.



Frozen pipes/pipe ruptures

A large amount of water can potentially be released as the result of a burst pipe. Pipe bursts are caused by the expanding of water in the pipe. Smaller pipe leaks may go unnoticed for longer periods of time, leading to water damage within walls, ceilings, or other areas that may be difficult to discover.

Some safe ways to help thaw frozen piping:

- Slightly open the faucet supplied by the frozen pipe.
- Identify frozen water supply pipe and find location of the blockage.
- Follow the pipe from the faucet to where it runs through cold areas (external walls, unheated crawl space, or unheated basement).
- Leave main water valve open (If pipe bursts while working on the pipe, shut off the main water valve).
- Use a high-power hair dryer to heat the area. Open the faucet and heat the pipe from the faucet to the blockage to allow water to flow out of the faucet. This will reduce pressure and can help prevent a pipe rupture.

If a pipe ruptures:

- Turn off the main shut-off valve.
- Turn off any power to electrical equipment in the area.
- Cover any valuable equipment with plastic tarps.
- Place a bucket under the leak until the pipe can be repaired.
- Call your plumbing contractor and execute the steps listed in your water damage prevention & mitigation plan.

Learn More

Following these guidelines and general safety tips can minimize the risk of a property hazard occurring in winter weather. For more information about how you can better prepare for the upcoming winter season, contact an MMA safety consultant.

MarshMMAMidwest.com

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Marsh & McLennan Agency LLC shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as consultants and are not to be relied upon as actuarial, accounting, tax or legal advice, for which you should consult your own professional advisors. Any modeling analytics or projections are subject to inherent uncertainty and the analysis could be materially affected if any underlying assumptions, conditions, information or factors are inaccurate or incomplete or should change. d/b/a in California as Marsh & McLennan Insurance Agency LLC; CA Insurance Lic: 0H18131. Copyright © 2023 Marsh & McLennan Agency LLC. All rights reserved. MarshMMA.com

Business Insurance
Employee Health & Benefits
Private Client Services
Retirement Services



A business of Marsh McLennan