

RISK CONTROL CONSULTING

Winter is on its way—don't be caught by surprise!

Winter storms create an increased risk for property damage, slips and falls, and vehicular accidents. Make sure you prepare early for when the inevitable wet winter storms and blizzards arrive by maintaining your facilities' property, walkways, and vehicles. By following these guidelines, you can rest assured that your organization will be a safer place in the coming winter season.

Preventing Property Damage

Water damage is the leading cause of property damage and can be extremely costly. While prevention is key, ensuring proper restoration and mitigation techniques will also help reduce additional hazards such as mold.

- Prepare facilities and maintenance crews to ensure that they are aware of the exact locations to shut off water supply valves and are properly equipped to do so.
- Install water detection systems or sensors in key areas of the building to be notified as soon as a water leak occurs.
- Establish relationships and contracts with one or more restoration companies to ensure that you have a resource that can expedite their response in case of an unfortunate event.
- Make sure you have your claims contact information available for easy access and quick response following a property damage accident.
- Inspect and repair pipes, pipe valves, and connections to ensure that they are not already cracked and are in good working condition. Insulate those that are exposed to freezing temperatures.
- Consider running water at a slow drip during snowstorms or freezing rain to prevent expansion and increased pressure from water that may otherwise freeze.
- Inspect and repair your roof before winter and in early spring. Clear roof drains and gutters to prevent ice damming and roof or equipment damage.
- Keep utilities turned on to keep internal temperatures above freezing. This is particularly important in vacant buildings and unoccupied areas.
- Implement daily visual inspections on all vacant and unoccupied properties during the cold months or at a minimum integrate these visual inspections with normal security rounds.
- Conduct a mock exercise with all stakeholders to run through proper practices and procedures should you experience a break in a domestic water or fire protection line to ensure that everyone understands their responsibilities and to “test” the systems you have established.
- Conduct thorough review of incidents to identify gaps in practices and implement revisions to reduce the likelihood of future occurrence.

Slip and Fall Prevention

The potential for slips and falls increases with inclement weather, especially when walking surfaces accumulate water, snow, or ice. Below are some actions you should take to reduce the likelihood of an incident:

- Inspect and mitigate hazards in parking lots throughout the day, especially as you approach freezing temperatures later in the day. Excess water, ice, and snow should be cleared, and paths created for safe walking.
- Repair damaged and uneven walking surfaces as soon as possible. Use barriers to prevent employees and third parties from walking into areas that have an increased hazard. Relying solely on signage will not suffice.

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- Ensure that lighting is adequate and working properly and check timers to ensure lights are turning on at dusk.
- Make sure that handrails are in good repair and encourage patrons as well as employees to use handrails when walking up and down stairs.
- Remind employees to stay alert when walking in the parking lot. Cell phone distractions take your attention off your path of travel, which may be treacherous during inclement weather, in poorly lit areas, and when ice is present.
- Salt road and walkways as appropriate.
- Establish footwear requirements for all employees. Encourage employees that wear business attire to bring a second pair of shoes to work when walking outdoors from the parking lot to their place of work when there are poor weather conditions. Employees that work both inside and outside may benefit from using “overshoes” or specific shoes that have slip prevention characteristics and are rated as such.
- Roof drains and gutters should be routed to areas away from walking surfaces to reduce water and ice build-up.
- Place dry entry runners for the first 10 to 20 feet to reduce the risk of slips and falls. If your entry sees high foot volume, the runners should be changed throughout the day, and excess water routinely mopped up. Snow, water, and hard floors do not mix!
- If placing dry entry runners is not feasible, and you have concrete floors, treat the concrete floors with commercial compounds to cure and seal the concrete and prevent it from becoming slick. Floors can also be coated with paints or epoxies that contain gritty or abrasive materials to reduce their slipperiness.
- Provide wet umbrella bags near entrances to help reduce water on the floor.

Vehicle Maintenance and Winter Driving

Driving conditions in the winter and colder months can be very hazardous, especially in northern regions that get heavy snow and ice. By taking additional precautions, you can ensure a safer trip and be better prepared in case of an emergency.

- Maintain your vehicle by inspecting your tires for ample tread and properly inflate them according to manufacturers' recommendations. Check your front tires for uneven wear and rounded edges; rounded edges reduce the control of your vehicle and must be replaced.
- Consider installing winter tires or a set of all-weather tires. In some areas, a set of tire chains may be necessary.
- Maintain your windshield wipers and make sure they are functioning properly.
- Clear off your vehicle's windshields completely before driving. This will improve visibility and prevent ice buildup on the wiper blades.
- Service vehicles for regular maintenance prior to winter weather.
- Give yourself plenty of distance between you and the car in front of you, and start to brake before you reach the light, stop sign, or intersection. Stopping distances are 2 to 10 times greater on icy and wet roads.
- Eliminate distractions and maintain both hands on the steering wheel. Turn down the car's stereo system volume so you can hear your surroundings. Limit using your phone even if using a hands-free system; concentrate on the road and everything around you.
- **NEVER EVER TEXT AND DRIVE!**
- Always drive with your headlights on, including in the daytime hours.
- Allow extra time to get to your destination, leave 5-10 minutes earlier than normal.

Alliant Insurance Services

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- **Have on hand the following emergency supplies and equipment in your vehicle:**
 - An extra change of clothes
 - Winter clothing such as boots, gloves, scarves, hats, and hand warmers
 - A blanket
 - A flashlight and extra batteries
 - An emergency roadside kit with road flares, jumper cables, foam tire sealant, ice scraper, small shovel, sand, or kitty litter
 - First-aid kit
 - Multi-tool (Swiss Army knife, Leatherman tool)
 - Phone charger
 - Snacks—non-perishable, high-energy foods, and water for long trips

For additional information contact:

Alliant Risk Control Solution Center Toll Free Help Line: 888 737 4752.