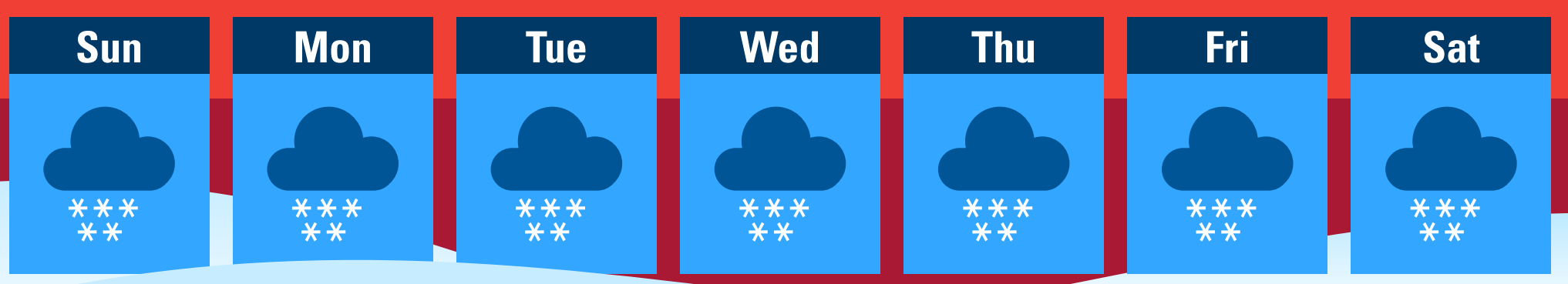
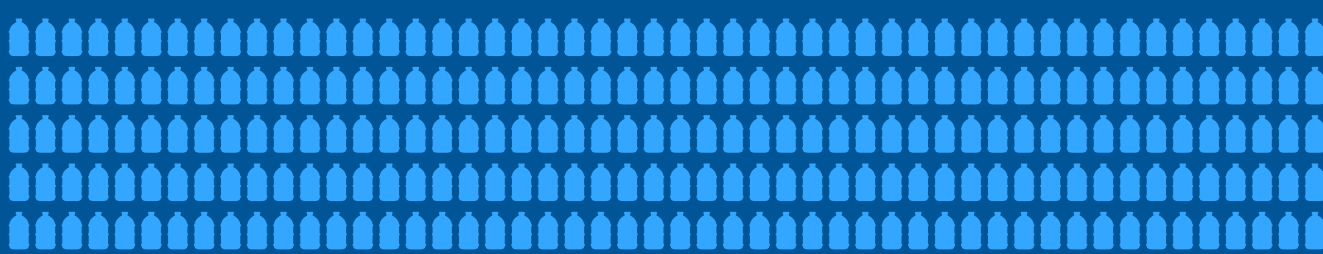


Staying Ahead of Severe Winter Weather



Severe winter weather can negatively impact your business and bottom line if you're unprepared for a storm. Some of the greatest concerns for business owners include property damage, business continuity planning and loss of profit.* Prepare your property before the unexpected to protect it against serious damage and business interruption from frozen pipes, blackouts and snow or ice build-up.

Frozen Pipes



A small crack leaking for one day can release over **250 gallons of water**

Pipe insulation can protect your pipes for as little as 50 cents per foot



A single burst pipe averages **\$5,000 in damages**

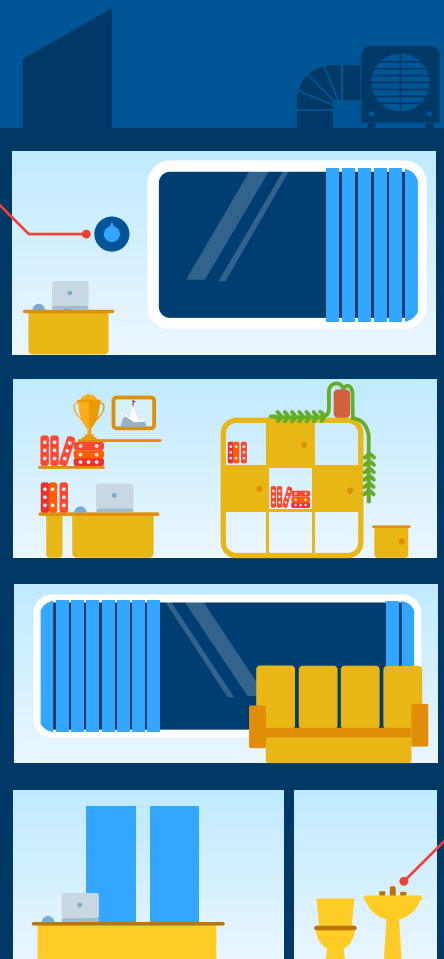


Prevention:

Maintain **65°F or higher** in the building during the winter

Wrap high-risk pipes (i.e. those in unheated areas) with **heat cables or heat tape**

Disconnect outdoor hoses and shut off the indoor water valve



Visually inspect the exterior of your building and seal any air leaks close to the pipes with insulation or caulk

During unusually cold snaps, allow one faucet to **drip warm water slowly**, which can aid in preventing pipes from freezing

Blackouts



Blackouts during the winter months are primarily caused by the weight of ice and snow on wires combined with downed tree limbs



Prevention:



Plan to maintain heat to avoid pipes from freezing through the use of **supplemental heat or back up power**



Develop a **communication plan** for all critical employees



Arrange for alternate supplies of **critical materials**



Implement a procedure to maintain your building's protective features such as **alarm systems and sprinkler systems**



Plan to deal with **product spoilage**, which can include transfer of product, accelerated delivery to customers and/or delayed deliveries from suppliers, etc.

Snow or Ice Build-Up

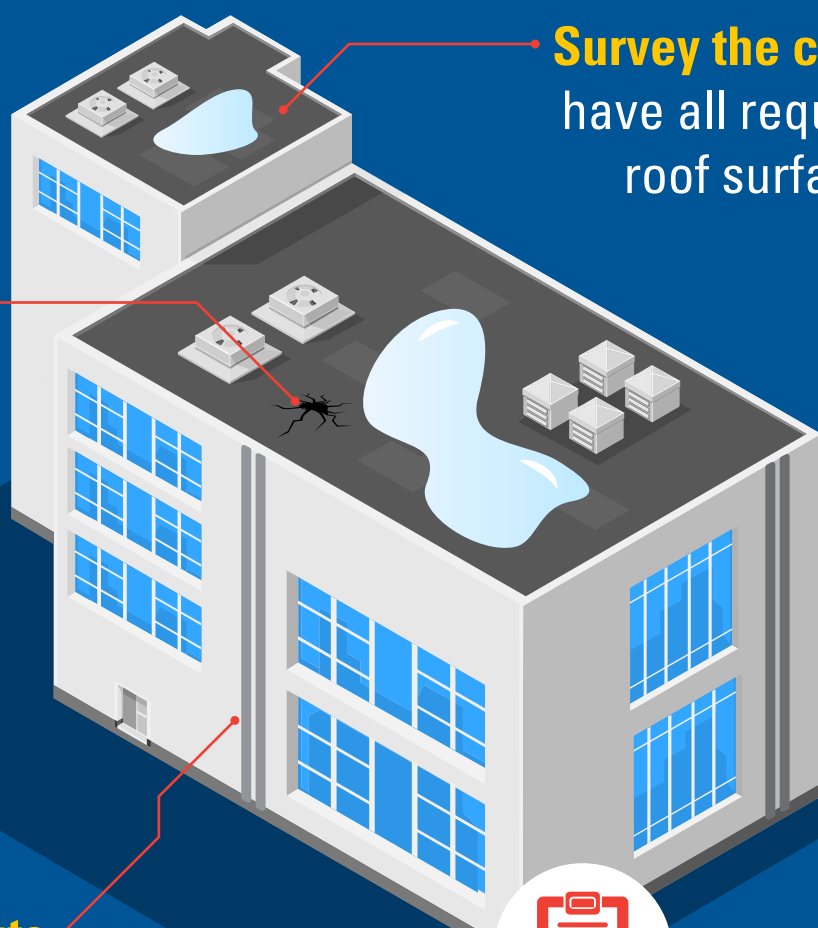


Most roofs are designed to withstand **30lbs. of weight per sq. ft.**

Prevention:

Check for **heat leaking** into attics and concealed spaces under the roof to minimize the potential for ice dams

Inspect gutters, downspouts and scuppers for damage, blockages, vegetation and any other fault that would prevent their proper operation



Survey the condition of your roof and have all required repairs made to the roof surface, including all flashing and fasteners



Create a **snow removal plan** or contract for snow removal and ice treatment

The information provided in this article is intended for general informational purposes only and should not be considered as all encompassing, or suitable for all situations, conditions, and environments. Please contact us or your attorney if you have any questions.

*FM Global fielded the study in mid-February 2014 about the impact of severe winter weather on U.S. businesses, using the research services of Toluna. Full-time employees, age 18 and older, were screened from a nationally representative sample. The survey had a margin of error of plus/minus 4.3 percentage points at a 95 percent confidence level, and was completed by 521 naid.

