

How to prepare your property for the upcoming winter storm

As forecasters warn of a dangerous winter storm threatening the Midwest, South and Northeast, Zurich is urging customers to implement a Winter Hazard Program now to help reduce injury, damage, and roof collapse.

“As this winter’s storms have already shown, snow accumulation can wreak havoc on business-as-usual,” said Richard Gallagher, head of property risk management, Zurich Services Corporation. “Business owners can take effective actions to help minimize their exposure to the threats of winter weather by implementing a Winter Hazard Control program.”

[Zurich has made complimentary guidelines for creating a Winter Hazard Control program available online.](#)

Additionally, Zurich has developed the guidelines below to help businesses prepare for a storm:

Ground Snow Removal

- Verify that snow removal personnel are not pushing snow up against roof drain outlets. Snow should be cleared from around the outlets so that water can easily escape.
- Verify that your fire protection equipment, hydrants, control valves, and your fire pump room remain accessible. Snow should be removed from around this equipment, which may require some hand shoveling.
- All doorways should be accessible and snow removed to allow egress. This is especially important for emergency exits.

Roof Snow Removal

- In the event you need to remove snow from the roof, Zurich strongly recommends that you solicit the services of a qualified roofing contractor and ensure that all OSHA guidelines are strictly followed.
- Roof drains should be inspected to ensure that they are clear of snow and ice. An area around each drain should be cleared to allow water to reach the drain. Remember, your roof covering can be easily damaged, so plastic shovels should be utilized. The use of calcium chloride is an effective way of keeping ice from accumulating in your drains.

“In addition to snow and ice accumulations, winter storms can lead to high winds and widespread power outages,” cautioned Dale Seemans, Zurich HelpPoint Advocate for roof risk management. “To help you prepare your property for these risks, Zurich would like to offer you the following advice.”

High Winds

- Check the roof for loose flashing. If the flashing is found to be loose, it should be secured with #8 (minimum) corrosion resistant screws long enough to adequately engage the wood nailer. The screw should have a large pan head or a washer should be used.
- Check for loose roof top equipment. Rooftop equipment may also include satellite dishes, electrical conduit, lightning protection, and piping systems. Secure or remove any equipment that is loose and may be dislodged in high winds.
- Remove any debris from the roof.
- Remove any ground level trash, debris, seasonal equipment, or other items that can become projectiles in high winds.

- Continue to monitor the exterior of the building to ensure no glass gets broken. Broken glass can lead to localized freezing of water based systems. Any damage to the building envelope should be temporarily sealed until more permanent repairs can be made.

Power Outage

- Make sure emergency power equipment is operational and that fuel tanks are full.
- Any small portable generators you rely on should be tested and fuel tanks should be full. These should only be used in a safe, well ventilated area.
- If your building heat is lost due to a power failure, building temperatures should be monitored. If temperatures fall below 40 degrees Fahrenheit, safeguards should be taken to protect water based systems against freezing.