

Risk Manager

Answers, resources and information to help assess and reduce risk

A Proactive Approach to Reducing Winter Related Losses By Dennis Kane

Last winter's freezing temperatures and snow fall caused many losses. In addition to learning from those losses, many would benefit from a scheduled preventative maintenance program. Mother Nature can be difficult to predict, so the best approach to reduce the risk of losses from freezing temperatures and snow is to be proactive with a winter preventative maintenance plan.

The following list contains items that should be inspected, or addressed, prior to cold weather to help reduce the risk of more severe issues once freezing temperatures and snow arrive. For ease of use, the list will follow a top/down approach, and start with the roof:

Buildings and Grounds

- Inspect your roof and gutters and keep all valleys and gutters free of leaves and debris
- Inspect for broken or bent flashing and if it can't be fixed correctly repair temporarily with roof caulk
- Efforts should be made to address any known roof leaks prior to the first freeze
- Cold air intake louvers and air handlers should be inspected and tested to ensure they open and close properly
- On HVAC systems, if possible, test any freeze stat/low temperature cutout's and replace those that fail to shut the system down. If you have a large quantity, testing the oldest first, if possible, should be performed
- If a freeze stat trips, investigate the system, do not merely reset it. It could be a symptom of a

larger issue that could cause costly repairs or property damage if not corrected

- If not recently changed, air filters, should be changed
- Ensure boiler and heaters are functioning properly for increased efficiency and decreased risk of carbon monoxide build up
- Inspect all areas with histories of frozen pipes to ensure proper repairs and additional insulation have been provided
- Where piping enters a building through an external wall check for gaps and then insulate and fill the opening with caulk
- Inspect and clean roadway and/or parking lot drains to reduce the risk of flooding and ice
- Reduce or eliminate nightly building temperature setbacks when temperatures drop below freezing

Vehicles and Equipment

- Inspect, service and repair plows
- Inspect, service and repair snow throwers and all tractors and utility vehicles used for snow removal or spreading ice melt
- Reserve, or stockpile, sufficient ice melt
- Inspect vehicle tires and windshield wipers and add windshield wiper fluid as necessary
- Inspect and adjust any equipment trailer braking systems (proper adjustment will help reduce the risk of jackknife accidents on slick roads)
- Where necessary, have replacement parts in stock

By providing for the above winter weather preventative maintenance procedures you will be proactively reducing the risk of potential accidents and property damage. Doing so will also increase the chance that your operations will not be adversely affected by freezing temperatures and snow.

For additional information or training on best practices and safety management within your school entity, please contact Director of Risk Management Sharon Orr at (866) 401-6600, ext. 7152 or sorr@cmregent.com.