Winter Weather Loss Prevention

for the Real Estate Industry

As the weather begins to turn cooler throughout the United States and Canada, organizations should prepare and plan for winter weather. Freezing temperatures, ice, and snow bring added risks to the real estate industry. Winter weather hazards can be responsible for property damage, injuries to employees and damage to fleet operations. With these factors in mind, loss prevention is crucial to minimizing claims and managing your company's total cost of risk.

HUB International Risk Services understands these exposures and has developed guidelines for winter weather loss prevention as well as easy-to-use self inspection checklists that you may customize for your organization.

General Liability

One of the most significant loss leaders in the real estate industry is Slips, Trips and Falls (STFs). Winter hazards greatly increase the likelihood of these types of claims. A signicant challenge with premises liability is that your organization cannot control the actions or choices of tenants or the general public (such as using proper winter footwear). It is critical to do everything in your control to reduce the risk of STF injuries. In addition to standard day-to-day prevention measures, proactive snow/ice management is critical. Your organization may choose to perform these activities in-house, utilize a subcontractor, or a combination of both. Depending on your choice, the necessary controls will vary.

Property

Snow accumulation and cold temperatures bring the potential of roof collapse and freezing pipes. Roof collapse occurs when the snow and ice loading is greater than what the building was structurally designed to handle. Older buildings may be more susceptible to roof collapse than newer buildings due to stress over time. Newer building codes also typically include larger safety factors for roof loading.

Building construction also affects snow load capacity. For example, poured concrete buildings usually have much higher live and dead load design capacities compared to wood or steel frame buildings. An emerging concern arises from the popularity of solar panels. These panels have substantial weight and reduce the live load capacity of the roof.

Freezing water pipes are a concern in all buildings, especially in vacant buildings or multi-tenant buildings with vacant spaces. Severe winter storms may damage equipment, disrupt utilities and break windows. If sub-freezing temperatures remain for extended periods of time, these conditions may lead to domestic and/or fire sprinkler pipe breakage.

Employee Health and Safety

Slips, Trips and Falls prevention is also critical from an employee health and safety perspective. It's important to address liability concerns as well as ensure worker safety through the use of proper footwear, warm clothing, and personal protective equipment (PPE) necessary for their job tasks.

In addition to same level STF claims, winter weather may also increase the likelihood of falls from heights. In areas with signifi cant snow accumulation, flat roofs periodically need to be cleaned off so that snow loading does not become an issue. While many fl at commercial roofs do have parapets, there may be some that do not or are too small to provide an adequate physical barrier. In some cases, workers may have to use ladders to clear the snow accumulation. In any scenario, fall protection should be used by exposed workers.

Skylights pose another fall from heights hazard. OSHA has investigated numerous fatalities that were caused by a worker stepping on and falling through a snow covered skylight. If skylights are present, they should be guarded by a physical barrier such as a railing.

If your employees perform snow and ice removal, other hazards such as physical stress, repetitive motion injuries, exposure to cold weather, and equipment/mechanical hazards such as pinch points, may be present. Snow removal efforts often require the use of plow trucks, front loaders, snow blowers and other mechanical equipment. It is important to ensure that employees are properly trained on safe operation of all equipment used in snow removal activities. The requirements will vary based on the scope of your snow removal operations.

Fleet Safety

Hazardous road conditions caused by winter weather often create traffic delays, closed roadways and vehicular accidents. According to a 2005 study published in the American Journal of Public Health, poor weather-related driving conditions are associated with 7,000 fatalities, 800,000 injuries, and more than 1.5 million vehicular crashes annually in the United States.[1]

Wet and slippery road conditions increase stopping distances and reduce traction and visibility. Not only do accidents impact your auto insurance rates, they can affect your employees' health and your workers compensation costs. It is beneficial to inspect and service all vehicles prior to winter's arrival. Furthermore, HUB recommends conducting a winter weather safety meeting with drivers to address driving techniques and emergency preparedness.

1. "Effects of Snowfalls on Motor Vehicle Collisions, Injuries, and Fatalities". Am J Public Health. 2005 January; 95(1): 120–124.

Safety Checklist for Major Loss Exposure

GL: Slips, Trips and Falls (all year)	YES	NO	N/A	Corrective Action Needed
Parking lots and sidewalks are free of cracks, potholes and depressions.	☐	☐	☐	
Parking lots and sidewalks are free of debris such as tree limbs, trash, and other potential hazards.	☐	☐	☐	
Speed bumps are properly designed, brightly painted and in good condition.	☐	☐	☐	
Indoor common area floor surfaces are in good condition and free of hazards	☐	☐	☐	
There is adequate lighting throughout the premises, both inside and outside.	☐	☐	☐	
Mats are provided at all entrances in the event of wet weather conditions (Mats should be changed out regularly).	☐	☐	☐	
Routine self-inspections of parking lots, sidewalks, and common areas are conducted. Identified hazards are addressed promptly.	☐	☐	☐	
All incidents on the premises are investigated in a timely manner,	☐	☐	☐	

GL: In-house Snow Removal	YES	NO	N/A	Corrective Action Needed
There is a designated individual responsible for monitoring the weather forecast and approaching storms.	☐	☐	☐	
As part of the company's disaster preparedness/business continuity planning, there are winter weather contingency plans for staffing, fuel. equipment, fire protection, strategic shutdown, and continued business operations.	☐	☐	☐	
There are established policies for early closure, early staff release, and delayed opening.	☐	☐	☐	
The following snow removal equipment and supplies are kept in stock and properly maintained: o Shovels o Ice scrapers o Snowblowers o Plows o Sand & Salt o Sand and salt spreaders	☐	☐	☐	
Snow is promptly cleared from the following areas: o Hydrants, control valve and hose houses o Sidewalks, ramps, entrances o Emergency exits o Driveways o Roads o Heating and ventilation equipment and ducts o Roof and overhangs o Any other public surfaces that your facility may have	☐	☐	☐	
Snow piles are placed in areas that will not drain onto walkways as melted snow may re-freeze and create icy conditions.	☐	☐	☐	
Snow piles are placed in areas that will not block vehicle driver visibility.	☐	☐	☐	
Building overhangs, roof edges, and canopies are cleared of snow and ice build-up (falling ice and icicles can and have caused fatal injuries).	☐	☐	☐	
All snow removal efforts, and sand/ice application are documented in a log book and kept on record.	☐	☐	☐	

Safety Checklist for Major Loss Exposure

GL: Contracted Snow Removal	YES	NO	N/A	Corrective Action Needed
A written contract clearly outlines the contractor's responsibilities relating to response criteria and scope of work.	☐	☐	☐	
The agreement requires the contractor to respond automatically based on snow accumulation.	☐	☐	☐	
Contracts include minimum insurance requirements to be held by contractors.	☐	☐	☐	
There are requirements in the agreement for the snow removal contractor's insurance policies to list your company as additional insured on primary basis.	☐	☐	☐	
A written contract clearly outlines the contractor's responsibilities relating to response criteria and scope of work.	☐	☐	☐	
There is a hold harmless and indemnification clause in the contract in favor of your organization.	☐	☐	☐	
Snow removal contract reviews are conducted by your legal counsel.	☐	☐	☐	
A back-up snow removal contractor who can be reached in emergencies has been identified and contacted.	☐	☐	☐	

Property: Water Damage	YES	NO	N/A	Corrective Action Needed
Boilers, heaters and HVAC systems are serviced before cold weather begins.	☐	☐	☐	
Back-up power for heating systems has been considered based on the reliability of local utilities.	☐	☐	☐	
Domestic water pipes that may be subject to freezing temperatures are properly insulated and heated.	☐	☐	☐	
All windows, doors and wall penetrations have been inspected to ensure that the building envelope is intact.	☐	☐	☐	
Heating is provided in vacant spaces and thermostats are set at 55 degrees Fahrenheit or higher.	☐	☐	☐	
Fire pump rooms or out buildings are insulated and heated.	☐	☐	☐	
Wet pipe sprinklers systems are only installed in heated environments.	☐	☐	☐	
Wet pipe sprinkler systems with anti-freeze loops are inspected to verify that anti-freeze solution concentration is appropriate for local weather conditions.	☐	☐	☐	
Dry pipe sprinkler system valve rooms are provided with heat, and condensation is properly drained from system low points during testing.	☐	☐	☐	

Property: Roof Snow Loading	YES	NO	N/A	Corrective Action Needed
The roof has been inspected by a licensed contractor prior to the start of winter and is in condition.	☐	☐	☐	
There are no visible signs of roof deflection or sagging, and there are no cracks or split wood members.	☐	☐	☐	

Safety Checklist for Major Loss Exposure

There is no pooling of water on the roof.	☐	☐	☐	
Inspect and clean roof drains, gutters and downspouts of debris each fall. Ensure that drains flow properly.	☐	☐	☐	
If snow/ice accumulations become excessive, measures are taken to remove snow from the roof. Key areas of concern are lower roofs and equipment such as HVAC units.	☐	☐	☐	
If roof snow removsl work is done in-house, employees do not use regular snow blowers or shovels, as they may damage the roof.	☐	☐	☐	

WC: Employee Health and Safety	YES	NO	N/A	Corrective Action Needed
Winter weather clothing and personal protective equipment (PPE): o Snow removal workers are required to wear durable work boots with slip resistant soles o PPE such as gloves and safety glasses are provided as needed by job function o Workers are reminded to wear warm clothing and dress in layers	☐	☐	☐	
Workers are trained on proper snow removal procedures including: o Proper lifting and shoveling practices o Safe equipment operation and maintenance o Hazard communication for ice melt chemicals, fuels, etc.	☐	☐	☐	
All STF prevention measures noted in the liabilty section are in place.	☐	☐	☐	
A safety evaluation has been conducted for accessing the roof including indentification of unprotected edges and location of skylights.	☐	☐	☐	
Fall protection is provided to employees who are working on a roof with unprotected edges or other fall hazards.	☐	☐	☐	
If ladders are used, proper training is provided to employees and ladder usage is in accordance with OSHA ladder standards	☐	☐	☐	
There are established safety protocols for snow removal job tasks (including roof access)	☐	☐	☐	
Back-up generators are run outdoors only, away from combustible materials and fuel storage.	☐	☐	☐	

Vehicle Operations	YES	NO	N/A	Corrective Action Needed
Provide safe drivers training for adverse weather conditions an inform drivers to: o Brake and accelerate gradually when possible o Adjust driving speed in adverse road/weather conditions o Reduce speed when entering curves in the road o Enter/exit all highway ramps slowly and cautiously o Regular check radio stations in order to receive updates on upcoming weather changes	☐	☐	☐	
Before winter begins, check these aspects of your vehicle: o Antifreeze fluid level o Heater & windshield defroster o Battery o Brakes o Brake fluid o Tires o Oil o Fuel o Power steering fluid o Lights & emergency fashers	☐	☐	☐	