

# Staying Ahead of Severe Winter Weather

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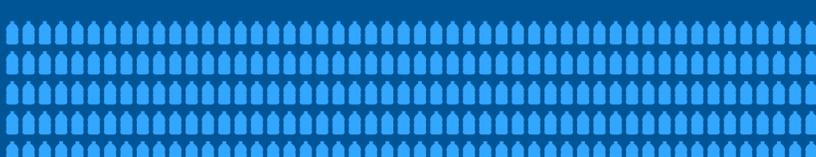
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Severe winter weather can negatively impact your business and bottom line if you're unprepared for a storm. Some of the greatest concerns for business owners include property damage, business continuity planning and loss of profit.\* Prepare your property 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**

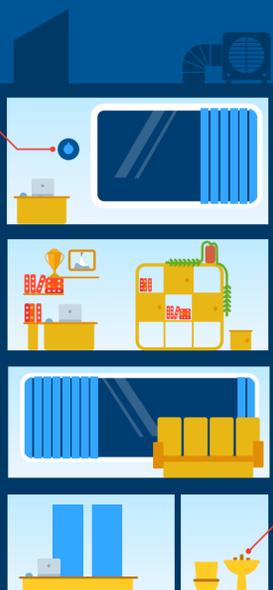


### Prevention:

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

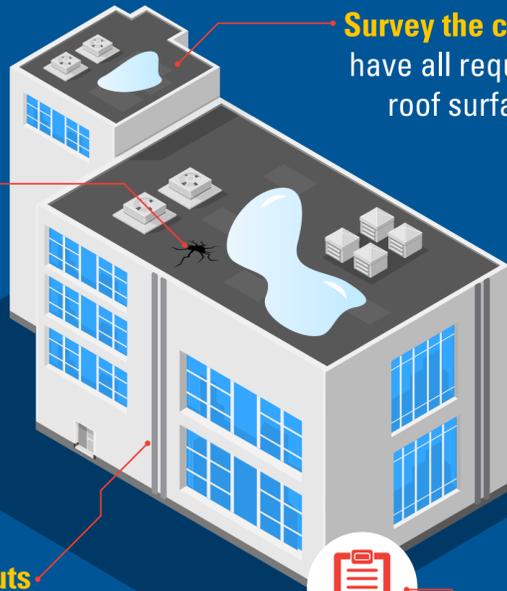


Most roofs are designed to withstand **30lbs. of weight per sq. ft.**

### 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

\*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 hard.