

Preparing and Protecting Properties for Winter

We all know it's coming - winter! We know that preparations are required to protect our properties against the elements our cold season brings. Doing preventative and basic maintenance means a lesser chance of a small issue becoming a big disaster during a cold snap or winter storm.

Last winter, two storms in the western provinces caused more than \$134 million in insured damages. West of Calgary, a snow squall produced a wind gust of 193 km per hour. Alberta has experienced the most severe weather events since the beginning of 2020 than any other region in Canada.

Your organization can greatly reduce winter weather related property damage and personal injuries with clearly defined policies and maintenance programs. These policies and programs should include checklists and documentation.

Does your organization complete checklists to assist in identifying potential problem areas at properties? Below are a few examples of things to consider in preparation for the unique hazards of our Alberta winter. This list is not exhaustive, but it may help in creating your own checklist for your organization's properties specific to your area. Some preparations address property loss preventions while others reduce liability hazards that could cause injury to staff and public.

- ◆ Have the heating systems such as furnaces and boilers been serviced?
- ◆ Have the detectors and alarms been tested to ensure they are working properly?
- ◆ Are any sprinkler systems configured for winter conditions?
- ◆ Have the arrangements been made for snow removal and salting? Do you have a snow log?
- ◆ Have stairs, ramps, footpaths, sidewalks, and parking lots where ice can form been inspected and defects repaired?
- ◆ Have the gutters and drains been cleared of leaves, branches, mud, and other debris?
- ◆ Are there tree branches around the property that require pruning?
- ◆ Are the drainpipes positioned to drain water away from the building's foundation?
- ◆ Is there sufficient insulation around pipes to prevent freezing?
- ◆ To protect your roofs from failure, have inspections been carried out on the structural members?
- ◆ After a heavy snowfall, does your maintenance program include inspections and roof snow removal?
- ◆ Have septic tanks been pumped out?
- ◆ Do you have a vacant property that requires special attention during the heating season?

Notably, water damage is one of the most common problems in buildings that do not see regular occupancy. The most important step in protecting the property is to turn off the main water supply to the building and drain all the lines completely. Once the main water supply is turned off, there is only so much water that can escape, which hopefully limits any damage.



Along with checklists, you may want to include a risk register / chart for the risk exposures of each property. A risk registry aids in:

- ◆ Identifying potential property and liability risks associated with each property
- ◆ Creating solutions to address the identified risk
- ◆ Monitoring the effectiveness of the implemented solution

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