



## Winter Weather Preparations

Winter weather liability claims represent a growing number of losses from premises/operations liability for property owners. Injuries caused by slippery conditions, falling snow and ice, building collapse from excessive snow loading, or the improper actions of people removing snow occur during inclement weather. In climates where winter weather may cause hazardous conditions, it is important to prepare for inclement weather.

Here are some of the areas to consider when preparing for winter weather:

- ❑ **Develop a winter storm response plan (WSRP).** Outline steps to reduce the likelihood of losses from unpredictable winter weather storms. Documenting trouble spots, marking curbs and fire hydrants, etc. all contribute to planning for safe removal of snow and ice. When developing the plan, don't forget about the hazards caused by snow and ice overhead.
- ❑ **Prepare a site diagram.** Prepare a diagram of your site marked up with notations of the location of the parking lot, entranceways, islands, fire hydrants, even trouble spots where ice or puddles have been known to surface. This diagram could prove invaluable once winter approaches. It can help prioritize crews, streamline follow-up and reduce potential slips and falls during winter weather. If you already have a diagram, make sure that it is updated to address current conditions.
- ❑ **Ready your reporting system.** Sometimes, incidents occur despite best efforts. You should develop a reporting system to collect information about steps, such as treatment logs, that you have taken to maintain the property in safe condition and conditions present at the time that an incident occurred. An incident report form should be developed in advance. Types of information that should be considered for such forms include: weather conditions, site conditions, witness statements, and data about the injured party. The particulars of the incident should be documented along with any improvement actions taken to reduce future occurrences.
- ❑ **Maintain and calibrate equipment.** Schedule equipment maintenance and repairs to reduce problems when winter storms blow in. Calibrating equipment optimizes performance, reduces waste, and even reduces potential environmental damage to landscaping and water runoff because there is less material used.
- ❑ **Stock up on supplies.** Sand, salt, and other essential winter safety items should be purchased ahead of the season and stored so that they are available when winter weather occurs. The physical condition of walk-off mats, barricades, and other safety materials should be assessed so that damaged items can be repaired or replaced in advance of winter weather events.
- ❑ **Communicate the plan.** Planning for the removal of snow and ice is a practical activity. Educating your employees and tenants on the plan of attack before the winter weather sets in allows the client to share any special needs, reduces the number of calls during a storm, and offers what progress to expect during a winter storm. If there is an automated messaging system, test it.



- ❑ **Manage contractor risks.** If you hire someone to perform snow and ice removal from your property, make sure you take steps to limit your liability exposure. Choose reputable contractors, and make sure that contracts contain terms and conditions that reduce the chance of liability losses associated with winter weather, and make sure they have appropriate insurance. Consult your insurance advisor or attorney for additional advice.

Injuries sustained during winter weather may or may not result in liability claims. Regardless, there are many proactive loss prevention activities to consider. This handout is the proverbial tip of the iceberg when it comes to providing guidance for risk management activities designed to minimize liability loss potential from winter storms. Do make time to look over your property and consider actions you can take to reinforce your loss prevention efforts.

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CH-40-15 12/15/13

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