

Winter Preparations | Winter Weather Risk to Your Business

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Be safe and healthy on the job with these helpful tips provided by **CopperPoint Insurance Companies**.

Depending on the size and location of your business, winter weather risks can vary. However, there are several concerns business owners must account for if they are to protect their investment from the elements. Among other things, severe winter weather can lead to things like roof collapse, ice dams and frozen pipes.

Roof Collapse

Heavy snowfall, ice and freezing rain can wreak havoc on your business's roof. In some cases, roofs cannot withstand the heavy loads brought on by extreme weather, causing them to collapse altogether. In addition, as snow and ice melt, water damage can occur if your business's roof is not structurally sound.

Assessing Your Roof and Taking Action

One of the first steps you can take to protect your roof from collapse is to determine whether it is susceptible to snow or ice accumulation. The best way to accomplish this is to assess your roof's slope.

If constructed properly, a sloped roof can shed heavy snow, ice or melting water. In general, the gentler the slope, the more at risk you are for roof collapse. Most builders recommend a slope that is greater than 4 inches vertically and 12 inches horizontally. In general, it is best to have a roof with a steep pitch to promote the shedding of snow.

However, even with a sloped roof, snow and ice can still build up on flat areas or around obstructions like chimneys, skylights, and dormers. As a result, it is important for businessowners to regularly evaluate their roof, particularly after a significant storm. Specifically, businessowners should look for:

1. New water leaks that appear to come from the roof or attic area
2. Exterior doors that become difficult to open or close because of heavy loads on the roof
3. New cracks in drywall and plaster
4. Sagging roofs

If you notice any of the above issues following a storm, it is important to take immediate action to clear loads from your roof and avoid a potential collapse.

Often the safest and most efficient way to address snow and ice buildup is by hiring a snow removal contractor.

However, there are some practical, do-it-yourself methods to consider:

- **Snow removal**—To aid in snow removal, businessowners can purchase a long snow rake with an extendible arm. This tool allows you to clear away large accumulations of snow safely from the ground. When doing this, businessowners should remain attentive and keep their distance from falling debris.
- **Ice removal**—Clearing ice from your roof can be a challenge, particularly because manual ice removal is extremely dangerous and should be avoided if possible. However, there are several safe methods to consider:
 - » Use a snow rake to create a drainage path. That way, once the ice melts, water will have a means of egress from the roof, eliminating the risk of standing water and major damage.
 - » Work with a contractor to install electric heating cables on your roof. This allows ice to melt and safely drain.
 - » Use chemical deicers to improve drainage.

Be sure to exercise caution when removing snow and ice from your roof. In general, never perform these tasks alone, and ensure you are taking all of the necessary precautions to keep yourself safe.

Ice Dams

During cold winter months, a row of icicles on your business's eaves may be a sign that a ridge of ice is forming at the edge of the roof. This ridge, also known as an ice dam, can be the result of uneven heat loss from your business, which causes the roof to warm above freezing and melt accumulated snow. When the snow melts and then re-freezes before reaching the roof's edge, an ice dam forms, causing water to collect behind it. This pool of water can cause extensive damage to the roof, attic, ceilings, walls and contents of your business.

You can prevent the formation of ice dams by following these tips:

- Keep the attic well ventilated. For suspended ceilings, fiberglass batt insulation can be installed to prevent heat loss. For drywall ceilings that are nailed directly to the joists, blown insulation in addition to fiberglass insulation can be effective.
- Identify and remove any heat source in your attic that will heat areas on your roof.
- Seal air leaks to prevent warm air leakage from plumbing vents, attic hatches and junction boxes.
- Keep the attic floor well insulated (between 1 and 2 feet of insulation) to minimize the amount of heat rising into the attic from below.
- Clean leaves and other debris from gutters before the first snow to help prevent ice buildup.
- Install an ice shield under your shingles if you're considering getting a new roof.
- Use a roof rake to clear snow about 3 feet above the gutters to allow water to drain freely.
- Consider hiring an energy specialist to evaluate the performance of your business and recommend some things you can do to minimize energy waste.
- Consider re-roofing. During the installation process, you can install a secondary moisture barrier to help prevent heat loss. For best results, moisture barriers should be placed in roof valleys where snow and ice are likely to collect during the winter.

In addition to the above tips, proper roof maintenance is crucial when it comes to preventing ice dams. Specifically, you should ensure that roof drainage systems, such as scuppers, gutters and down spouts are free of debris and working properly. Be sure to also cut back overhanging trees or vegetation, as falling debris can clog your drainage systems.

Liability Concerns to Consider

Extreme winter weather not only has the potential to damage your business, but it can also create serious liability concerns. During the winter season, walkways, stairs, and driveways can become slip and trip hazards as snow falls and ice forms. Should someone injure themselves on your property, you could be held liable for medical costs as well as any other damages, particularly if you did not take the appropriate precautions following adverse weather.

To adequately protect yourself from such liability concerns, consider doing the following:



Shovel and de-ice—It is very common for someone to slip on ice during the winter and injure themselves. To keep you and members of the public safe, ensure driveways, stairs and sidewalks around your property are clear of ice and snow. To create an adequate walkway, be sure to clear all or as much snow away as possible. Once you have removed snow, use anti-ice material on walkways and stairs to make them less slippery. Commonly used products include commercial-grade salt and sand. You should always shovel and remove ice after a storm in a timely manner.



Inspect your stairs—During the winter, a slip or fall on your outdoor stairs could lead to serious injuries. In addition to clearing snow and ice from your stairs, it's important to inspect them and ensure they are in good condition and equipped with handrails. Stairs should be free of tripping hazards and cracks. Handrails should be installed by a professional to ensure they are sturdy and built to code. For additional protection, provide adequate exterior lighting around your stairs.



Trim your trees—You may not realize it, but snow and ice accumulation can cause tree branches to snap and fall. When this happens, the branches can strike passersby or property below, potentially causing significant injury or property damage. To prevent this from happening, trim your trees back, focusing on any branches that overhang your lots, walkways, or others property.

Keeping in mind the above tips can go a long way toward reducing your liability risks. It may also be a good idea to speak with your insurance broker, as they can provide even more tips and suggestions to reduce your exposures.



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