

# Winter hazard control plan

Preparing your business for cold weather conditions



Hazardous winter weather poses dangers to everyone, but it presents specific risks to businesses. The financial impact of not preparing for winter storms or extreme cold weather events can be severe. The loss when employees or co-workers become victims of weather-related events can be devastating.



Statistics indicate more people are injured or killed during the winter months.<sup>1</sup> Vehicle accidents are a major factor in these fatalities. A study from the University of Georgia reported an average of over 817 fatalities a year resulting from winter precipitation-related motor vehicle crashes over a 16-year period.<sup>2</sup> Other causes of deaths and injuries include heart attacks from shoveling snow, hypothermia from prolonged exposure to the cold, and frostbite.<sup>3</sup> The National Safety Council estimates that job-related falls cause over 1,500 deaths and about 300,000 injuries per year.<sup>4</sup> Needless to say, the presence of ice, snow or water accumulated from melting ice and snow greatly increases the chances of slips and falls.

Winter weather also challenges buildings and other property with exposures to freezing temperatures, accumulations of snow, and high winds associated with winter storms.

The program should address actions to be taken before the onset of cold weather, as well as various periodic evaluations that should be conducted during cold weather. The program should use checklists or similar documents to capture

One way to help reduce the chance of accidents and property damage is to have a winter hazard control program in place. All businesses should have a written program that includes information and preparation checklists to help mitigate any unexpected damage or harm to their:

**Buildings**

**Walking Surfaces**

**Employees**

**Contractors**

**Vehicles**

# Winter hazard control plan

---

## Buildings

Buildings provide a controlled environment in part intended to eliminate the adverse effects of winter weather. Buildings and their various systems maintain warmth, exclude cold air, manage accumulations of snow and ice, and avoid freeze damage. Failures of roofs, windows, doors, heating, electrical and fire protection systems can expose buildings to both freeze damage due to cold intrusion and liquid damage during the ensuing thaw. Each of these areas will be discussed further below.

## Roofs

The roof cover, flashing, drains, decks and rooftop equipment form a system that provides a barrier to cold air, a seal against water intrusion, and strength to support accumulations of snow and ice. Any weak link in this system of features can expose the interior of the building to serious damage.

### Pre-winter preparation

- Repair or replace deteriorated roof coverings.
- Verify roof drains are clear and strainer covers are in place.
- Secure any loose rooftop equipment or flashing. Rooftop equipment may also include satellite dishes, electrical conduit, lightning protection and piping systems. Secure or remove any equipment that is loose and may be dislodged in high winds.
- Verify or determine design snow loads for all roofs.
- Establish roof snow-removal contracts.

### During cold weather, periodically verify:

- Roof coverings are in serviceable condition
- Roof drains are clear (including both drain inlets and outlets)
- Roof perimeter flashing is intact
- Rooftop equipment is secure

### During winter storms and/or periods of high winds:

- Monitor accumulations of snow and ice.
- Remove any debris from the roof.
- Remove any ground-level trash, debris, seasonal equipment or other items that can become a projectile in high winds.
- Continue to monitor the exterior of the building to ensure no glass gets broken. Broken glass can lead to localized freezing of water-based systems. Any damage to the building envelope should be temporarily sealed until more permanent repairs can be made.

### When needed, initiate removal of roof snow accumulations.

Roof collapse is always a potential concern during winter storms. Building codes require buildings be designed to accommodate minimum snow loads. Based upon local experience, these minimum designs can be exceeded or compromised.

The designed snow load can be exceeded if there is an unusually heavy snow event, repeated snow events or if a snow event is followed by rain. Rain falling onto a snow-covered roof will not drain readily and can quickly add to the overall roof load.

The designed snow load may also be compromised by change. The change may involve an addition to the building or new rooftop equipment. Where an addition is added to a building, there is concern when the roof of the addition is a different level than the existing roof. This change in elevation may introduce a potential for drifting snow accumulations on the lower roof that were not considered during the original design. Multi-level roofs can become an issue with snow accumulations and can be a cause of roof failure. When building additions and/or new rooftop equipment are installed, a structural engineer should reevaluate the existing building to determine if reinforcement is needed to accommodate the new snow load exposure.

As the design snow load of a roof may be exceeded during the life of a building, it is important to monitor each significant snow event and be prepared to have snow removed should it threaten to exceed the maximum snow load.

Monitoring snow accumulations can be handled either manually or automatically. Manual monitoring involves periodic measurement of accumulated snow on the roof. One approach is to weigh a one square-foot sample of snow from each roof area. Automatic snow load monitoring is also possible using a roof-deflection monitoring system listed by a nationally recognized testing laboratory.

Remember that all drifted snow should be removed first; this snow will generally be on lower roofs, around rooftop mechanical vents, skylights, parapet walls and penthouse walls. Care must be taken with the removal of snow to prevent damage to the roof membrane. Avoid removal within two inches of the surface of the roof membrane. The use of plastic snow shovels is recommended. Remember, the use of salt on most roofs will likely void the manufacturer's warranty

## Windows and doors

Windows and doors also can be a source of cold air entry into your building.

### Pre-winter preparation

- Replace cracked or missing glass.
- Repair or replace exterior doors, door closers, door frames, door gaskets and truck dock door seals.

### During cold weather, periodically verify:

- Window glass is intact.
- Doors and windows are normally closed.
- Doors and windows have a good weather seal.

### During winter storms:

- Verify doors and windows are closed.

Windows are subject to breakage due to thermal stress, accidental abuse or intentional vandalism. To allow prompt detection of broken glass, windows should be inspected during cold weather so that prompt repairs can be made. Damaged glass can quickly lead to a localized loss of building heat that can in turn lead to freeze damage to sprinklers, domestic water and process water systems.

Doors are another source of localized building heat loss that can quickly lead to freeze damage. Personnel doors should normally be kept closed and periodically inspected to verify door seals remain in good condition. Overhead loading-dock doors should be kept closed whenever trucks are not actively loading. Dock-door seals, which close the space between trailers and the overhead door frame, should be maintained in good condition.

## Heating systems

Heat is essential to protect water-based systems such as fire protection, domestic water and process water from freezing during cold weather. Appropriate measures should be implemented to maintain and monitor building heat systems before and during the cold weather season.

### Pre-winter preparation

- Service all heating systems.

### During cold weather, periodically verify:

- Adequate heat is maintained in all areas at all times.
- All areas are monitored electronically or with periodic human presence.
- Adequate supply of fuel is maintained.

### During winter storms:

- Do not turn off or reduce heat from normal levels.

All heating systems should be checked annually before the start of winter. A qualified professional should conduct these inspections. During cold weather, prioritize heat/fuel supplies for critical equipment.

Unoccupied buildings should have temperature monitoring systems to

promptly detect and report temperature loss. As an option, personnel should periodically visit unoccupied buildings, especially during extreme cold weather occurring over weekends or holidays.

During periods of extreme cold weather, heat should not be turned off or reduced excessively during unoccupied hours.

Maintain an adequate supply of heating fuel on-site just prior to and during the cold weather season. Keep in mind that demand for fuel may limit available supplies and snow and ice may delay scheduled fuel deliveries. Do not forget that backup fuel systems also need to be maintained. Make sure that you store fuel in designated areas away from sources of ignition.

In addition to maintaining the building heat, also maintain the distribution of adequate heat to all building areas that house systems subject to freezing. These systems may include fire sprinklers, domestic hot and cold water, steam condensate return lines, process water lines and other similar systems.

## Electrical systems

Electric power is essential to maintaining heat and other services needed to protect the building and operations from the adverse effects of cold weather. Appropriate measures should be implemented to maintain normal and emergency sources of electric power.

### Pre-winter preparation

- Review lock-out/tag-out procedures should service or repair become necessary.
- Service emergency generators.
- Service emergency lighting.
- Clear branches that could break, fall and damage overhead power lines under the weight of snow or ice.

### During cold weather, periodically verify:

- Backup of computer data
- Adequate supply of fuel is maintained at all times

### During winter storms:

- Do not turn off or reduce heat from normal levels.



If you have an emergency generator, verify that it is operating properly and that there is adequate fuel available in case of a power outage. All emergency lighting should be checked to make sure it is in operating condition. Inspect electrical supply lines to make sure that they are free from obstacles, such as tree limbs that could cause an outage in a storm. Review emergency equipment shutdown and lock-out/tag-out procedures in case repairs become necessary. All of your computer data should be backed up and stored offsite in case you cannot access your facility for several days.

Many fire protection systems are water-based and subject to freeze damage. Maintaining adequate heat where needed is the simplest way to prevent cold weather damage. In addition, where fire protection systems will be exposed to freezing temperatures, verify system drains and non-freeze configurations are appropriately maintained to avoid freeze damage.

# Winter hazard control plan

---

## Walking surfaces

The potential for slip and fall accidents increases during winter months. While you cannot completely eliminate snow and ice, there are things that you can do to reduce slip and fall exposures

### Pre-winter preparation

- All snow removal equipment should be checked to make sure it is in good operating order. When you have been hit with six inches of snow or more, that is not the time to determine that your snow blower needs repair.
- Purchase entry walk-off mats and extend mats 8 to 12 feet into the entrance to allow removal of moisture from shoes.
- Verify all outside lighting is in full operating condition.
- Maintain walkways, stairs, ramps, etc. so they are free of ice and snow during cold/winter weather and storms. One ice/snow removal effort may not be sufficient. Predetermine when snow/ice removal occurs and who is responsible for the job. Establish triggers for clearing duties.

### During cold weather:

- Exercise additional care to help make sure employees are protected from cold temperatures when using snow removal equipment.
- During severe weather conditions, consider the use of a “buddy system.”
- Lighting in parking areas is very important during winter months. All lights should be checked not only at the start of the season but also on an ongoing basis to help make sure that parking areas are adequately lit.

### During winter storms:

- Monitor floors at doors to see if dry mopping is needed. Post wet floor signs to alert people of wet floor surfaces.

The risk from slips, trips and falls does not end when the storm is over, but extends to warming conditions. Most people are more cautious while walking during storms but the daily thaw and night freeze cycles bring more slick surfaces. The walking surfaces that you have treated with salt or sand will probably need to be treated again, and you will need to monitor all entryways for wet floors.

The potential for slip, trip and fall accidents increases during the winter months.

---

## Employees

It's important to prepare your employees for the rigors of winter weather.

### Pre-winter preparation

- Review National Weather Service alert terminology with employees.
- Set up a notification system so employees are aware of facility closures.
- Train employees who work outdoors to recognize the signs and symptoms of cold weather exposure.
- Educate employees to stay home when sick.

Review with employees the various alerts issued by the National Weather Service. A "watch" indicates that conditions are favorable for winter weather. "Warnings" indicate that the event is happening within an hour of your location.

Establish a telephone tree in the event it becomes necessary to close your facility. Verify with your employees that the information is correct on the tree before the start of the winter season.

Another option is toll-free number or other centralized phone number for your employees to access the latest information on location closings. Employees should be given cards to carry with this phone number on it. This number could also serve as an excellent notification tool for other emergencies.

Establish a workplace social media link and toll-free number to receive and send notifications, or use social media links to contact fellow employees when applicable.

If you have employees who must work outside, help make sure they understand the signs of hypothermia and frostbite. Frostbite is a loss of feeling in hands and feet as well as ears and nose and can cause permanent harm to people. Hypothermia occurs when the body temperature drops below 95°F. Symptoms include shivering, memory lapse, stumbling, slow speech, drowsiness and exhaustion. Prolonged hypothermia can cause permanent damage to the pancreas, liver or kidneys.

With cold winter weather comes the flu season. You should educate your employees and encourage them to stay home when they are sick to prevent spreading illness. Monitor the WHO (World Health Organization), U.S. Center for Disease Control or your local health agencies to determine alerts that may affect your employees and review your business continuity plans.

## Contractors

Contractors may be used for various activities associated with your preparation for winter weather.

### Pre-winter preparation

- Carefully review all contracts for snow removal to ensure adequate levels of insurance.
- Verify contracts for snow removal are established when action is to begin.

When you select an outside contractor for snow removal on roofs, sidewalks or parking areas, it is important to review the contracts to verify that adequate levels of insurance are in place. Certificates of insurance should be obtained from all contractors for both workers' compensation and general liability. Make sure that coverage is provided for any property damage or bodily injuries caused by contractor employees or their operations.

All contracts for snow removal should specify under what conditions snow removal begins (for example, 1inch, 2inches or 4inches of snow depth).

The contract may also require you to call in order to request specific services and a set price per plowing. Make sure you have a backup plan in case your contractor does not show up.

There are a number of contractors who perform snow/ice removal as a secondary business during their off-season or slow periods. An example would be landscapers who perform snow removal during cold weather. Others are simply owners of four-wheel drive vehicles who attach a snowplow and offer snow removal services. Be sure to select contractors with the appropriate experience and insurance. Check references provided by the contractor, the Better Business Bureau and other similar organizations.



# Winter hazard control plan

---

## Vehicles

Vehicles undergo a lot of stress during cold, winter weather.

### Pre-winter preparation

- Review winter driving safety with each driver.
- Verify emergency supplies are provided in each vehicle.
- Winterize each vehicle.

### During cold weather:

- Have employees maintain fuel levels above a half-tank.

### Mechanical aspects of the vehicle

You should check windshield wipers, antifreeze and oil levels, and if necessary replace oil with winter-grade oil. Do not forget to check tires for adequate tread and air pressure.

Employees should be reminded that fuel tanks should be no less than half-full to prevent condensation build-up in the

fuel tank, which can cause gas lines to freeze. Having the extra fuel can also be very important if the driver is stranded in traffic or extreme weather circumstances.

Emergency items should be kept in each vehicle, including rain gear and extra clothing (including mittens, gloves, hats and socks), a fully charged cellphone, flashlights with extra batteries, a small sack of sand (for traction), a snow shovel, a brightly colored cloth to use as a flag (if needed), bottled water and non-perishable food such as a box of crackers.

Before the start of the season, you should review winter driving safety with employees and remind them of winter driving techniques. Make sure they plan their routes and let you know the route before departing on company business.

Remember, the use of salt on most roofs will likely void the manufacturer's warranty





---

## Conclusion

As winter approaches, reduce the chance of accidents, injuries and property damage by being prepared with a comprehensive winter hazard control plan.

The plan should be written down and distributed widely. It should address buildings, walking surfaces and vehicles, as well as safety tips for employees and contractors. The plan should indicate actions to be taken before the onset of cold weather, during cold weather and during winter storm events.

The plan should include checklists or similar documents to capture periodic evaluations, identify needed improvements and verify the actions taken.

## Additional resources

- The National Weather Service ([www.weather.gov](http://www.weather.gov)) issues weather advisories, including winter weather watches and warnings. A watch means that conditions are favorable for a winter storm; a warning normally means that there will be a storm.
- The National Oceanic and Atmospheric Administration ([www.noaa.gov](http://www.noaa.gov)) has local, regional and nationwide weather forecasts for the United States.
- Local TV and radio, as well as weather forecasting apps and websites, will give current conditions and updates on conditions in your area.
- A weather radio will send out an audible alarm if a watch or warning has been posted for your area.
- MétéoMédia ([www.meteo-media.com](http://www.meteo-media.com)) offers French-language weather alerts for Canada.
- Meteoalarm ([www.meteoalarm.eu](http://www.meteoalarm.eu)) provides extreme weather alerts for Europe.

# Pre-winter checklist

During the pre-winter plan review, take time to review all business continuity plans to make sure they are up to date and ready for use in the event of any emergency, including a winter storm.

Task	Assigned to	Date assigned	Date completed
<b>Roofs:</b>			
Repair or replace deteriorated roof coverings.			
Verify roof drains are clear and strainer covers are in place.			
Secure any loose rooftop equipment or flashing.			
Verify or determine design snow loads for all roofs.			
Establish roof snow removal contracts.			
<b>Windows and doors:</b>			
Replace cracked or missing glass.			
Repair or replace exterior doors, door closers, door frames, door gaskets and truck dock door seals.			
<b>Heating systems:</b>			
Service all heating systems.			
<b>Electrical systems:</b>			
Review lock-out/tag-out procedures should service or repair become necessary.			
Service emergency generators.			
Service emergency lighting.			
Clear branches that could break, fall and damage overhead power lines under the weight of snow or ice.			
<b>Fire protection:</b>			
Ensure all dry sprinkler system pipes are pitched to low point drains.			
Ensure each dry sprinkler system has a reliable source of air.			
Ensure the presence of adequate specific gravity for antifreeze fire sprinkler systems.			
Ensure all dry-barrel fire hydrants are drained.			
Ensure all fire department connections are equipped with automatic drains.			
Ensure all fire pump test headers are drained.			
<b>Walking surfaces:</b>			
All snow removal equipment should be checked to make sure it is in good operating order.			
Purchase entry walk-off mats and extend mats 8 to 12 feet into the entrance to allow removal of moisture from shoes.			
Verify all outside lighting is in full operating condition.			
Create a snow-cleaning log to be used for walkway cleaning season.			

Task	Assigned to	Date assigned	Date completed
<b>Employees:</b>			
Review National Weather Service alert terminology with employees.			
Set up a notification system so employees can be aware of facility closures.			
Train employees who work outdoors to identify signs of cold weather exposure.			
Educate employees to stay home when sick.			
<b>Contractors:</b>			
Review contracts for snow removal for adequate levels of insurance.			
Verify contracts for snow removal are established when action is to begin.			
<b>Vehicles:</b>			
Review winter driving safety with each driver.			
Verify emergency supplies are provided in each vehicle.			
Winterize each vehicle.			

#### References

1 Berko, Jeffrey, M.P.H., et al. "Deaths Attributed to Heat, Cold, and Other Weather Events in the United States, 2006-2010." National Health Statistics Reports. 30 July 2014. <http://www.cdc.gov/nchs/data/nhsr/nhsr076.pdf>

2 Black, Alan W. and Thomas L. Mote. "Characteristics of Winter-Precipitation-Related Transportation Fatalities in the United States." Weather, Climate, and Society. April 2015. <http://journals.ametsoc.org/doi/full/10.1175/WCAS-D-14-00011.1>

3 National Weather Service (National Oceanic and Atmospheric Administration). "Winter Weather Dangers." Accessed 14 November 2017. <https://www.weather.gov/media/gid/awareness/winterprep/Dangers.pdf>

4 "Environmental Health and Safety: Slips, Trips and Falls." St. Lawrence University. Accessed 25 October 2017. <http://www.stlawu.edu/environmental-health-and-safety/slips-trips-and-falls>

**Zurich**  
1299 Zurich Way  
Schaumburg, IL 60196  
[www.zurichna.com](http://www.zurichna.com)

---

The information in this publication was compiled from sources believed to be reliable for informational purposes only. All sample policies and procedures herein should serve as a guideline, which you can use to create your own policies and procedures. We trust that you will customize these samples to reflect your own operations and believe that these samples may serve as a helpful platform for this endeavor. Any and all information contained herein is not intended to constitute advice (particularly not legal advice). Accordingly, persons requiring advice should consult independent advisors when developing programs and policies. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication and sample policies and procedures, including any information, methods or safety suggestions contained herein. We undertake no obligation to publicly update or revise any of this information, whether to reflect new information, future developments, events or circumstances or otherwise. Moreover, Zurich reminds you that this cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these policies and procedures ensure coverage under any insurance policy.

© 2020 The Zurich Services Corporation. All rights reserved.

A1-18623-C (11/17) 112010131

