

Winter Storm & Freeze Preparedness Plan

It is essential to plan for the possibility of freezing weather and winter storms. Assessing and planning for these natural threats is an ongoing process that will be reviewed and updated on an annual basis. This plan sets forth guidelines to ensure proper planning and a coordinated and timely response to freezing weather conditions.

Preventative Actions Inside the Facility

- ☐ **CM Sensor® Program**
 - Temperature and Water Sensors are installed in the facility, properly connected and functioning (if eligible). Visit churchmutual.com/sensors for more information and enrollment.
- ☐ **Thermostat**
 - Set the interior temperatures no lower than 55 degrees Fahrenheit regardless of whether the building is occupied.
- ☐ **Insulation**
 - Help prevent burst pipes by insulating the building including attic space and attic penetrations such as partition walls, vents and plumbing stacks.
 - Add insulation sleeves or wrapping to all water lines or pipes that travel through poorly heated areas.
 - Check ceilings and attics for pipes that are in uninsulated areas (such as on top of insulation). Wrap pipes or add insulation to these areas. Make sure to check the sprinkler pipes.
 - Take extra precautions to protect pipes that have frozen in the past.
- ☐ **Excess Flow Valve**
 - Consider having an automatic excess flow valve installed on the main incoming domestic water line to monitor and provide early detection of a broken pipe or valve. Excessive flow valves automatically shut to stop the flow of water when preset normal flow settings are exceeded.
- ☐ **Emergency Kit**
 - Prepare an emergency kit(s) for use in the event of a freeze and/or power loss.
 - Include items such as batteries, flashlights, first aid supplies, blankets, water, nonperishable foods and a weather radio.

Preventative Actions Outside the Facility

- ☐ **Caulking**
 - Seal cracks and seams on the outside of the building that may allow air and moisture to pass through. Use caulking around windows, doors and any openings cut for faucets, gas and electric services.
- ☐ **Weather Stripping**
 - Use weather stripping around doors and windows to seal them against moisture and cold air.

☐ **Backup Power Source/Generator**

- If not already in place, consider purchasing a backup power source or generator in case of power loss.
- Inspect backup power sources for proper functioning prior to winter.
- Generators should be placed outside for proper ventilation and to avoid carbon monoxide poisoning.
- If operating a portable generator, ensure it is not left running unattended.
- Portable generators must be cooled down before refueling to avoid fire.
- If it is snowing, periodically clear snow from accumulating on the generator.

☐ **Building Exterior**

- Have a qualified contractor check exterior roof, walls and footings to ensure your building is prepared for winter temperatures and weather.
- Keep ice and snow away from any drain areas on your roof to prevent ice dams.

☐ **Irrigation Systems and Exterior Water Faucets**

- Shut off and drain irrigation systems.
- Disconnect hoses from exterior faucets.
- Shut off the water valve leading to exterior faucets and drain the exterior section of the pipe by opening the exterior faucet.
- Consider installing freezeproof outdoor faucets with anti-siphon valves. Alternatively, protect the faucet with a foam insulation cover.

In the Event of a Freeze *(temps drop below 20 degrees F for more than 24 hours)*

☐ **If power and/or heat to the building is lost, shut off water in the facility and drain water from pipes. To do this:**

- Locate the main water valve in the building (often found near the water meter) and shut it off.
- Starting from the topmost floor, open all sink faucets in the building to a trickle to allow air into the system.
- Open tub or shower faucets and flush all toilets.
- Leave faucets in the open position, no water should be coming out except for the occasional drip.
- Fire sprinkler systems will not be turned off or drained.
- Once freezing temperatures have passed, keep faucets about 1/3 open as you turn the main water valve back on SLOWLY, keeping an eye out for any leaks.
- Once water is flowing smoothly, the faucets can be closed.

☐ **If shutting off the water to the facility is not an option, faucets should be opened to a drip to prevent burst pipes.**

☐ **If power to the building is lost and your building relies on electronic security systems, arrange for alternate security.**

☐ **Periodic inspections of the building and its pipes should be performed:**

- More frequent inspections should be performed if uninsulated water pipes exist, or there is a lack of a reliable backup power source on the premises.
- Less frequent inspections will be performed with the presence of a reliable backup power source on the premises.
- Check multiple faucets around the building. Are they all off or just one?

☐ **Open doors to cabinets, closets and any other unheated rooms containing water pipes.**

- ☐ Remove ceiling tiles to expose ceiling pipes to warmer air from the room.
- ☐ After shutting off water to the building, make sure there is no standing water in the pipes by running all faucets and/or blowing out the lines with compressed air.

In the Event of a Frozen Pipe

- ☐ Turn up the heat in the building.
- ☐ Turn on the hot and cold faucets fed by the frozen pipe.
- ☐ If the pipe is accessible, apply heat with heating tape, an electric hair dryer, hot towels or a portable space heater until water running through the faucet returns to full strength. Keep heat sources away from flammable materials and monitor as you thaw the pipe(s). DO NOT use open flames such as a blowtorch or candles.
- ☐ If the frozen pipe is not accessible or you are not able to thaw it, contact a licensed plumber.
- ☐ If a frozen pipe bursts:
 - Make sure water to the building is turned off.
 - Contact your insurance company.

Responsibility for Implementing Plan

_____ [Name or Title] is designated as the individual responsible for implementing the organization's winter storm and freeze preparation plan. They report to _____ [Title or Board/Committee] and will keep that individual/entity informed of activity surrounding implementation of the plan.

Help is just a call or click away.

Our consultants are available by phone or email to discuss your questions and concerns.

Contact **Risk Control Central** today

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WINTER READY

How To Protect Your Business From Winter Weather

Use this checklist to prepare your property.



SEASONAL PREP

ASSESS YOUR EXPOSURE

Winter weather can cause business disruption, structural damage to buildings from excessive snow loads, water damage from bursting frozen pipes, and generate dangerous ice dams on the roof. Depending on your business's specific location, it could have greater risk of exposure to these elements.

KNOW YOUR ROOF'S MAXIMUM SNOW LOAD

Regarding weight, the type of snow is as important as the depth. Fresh powder snow is typically lighter than wet packed snow, and ice is heavier than snow.

- There are several contributing factors to the acting load on your roof, including snow drifts from adjacent buildings or mechanical equipment, heavy rain on snow, and melting snow that refreezes.
- If you don't know your roof's snow load, hire a structural engineer to verify the snow load threshold of the roofing system. This information will be important after an event when determining if there is too much snow on the roof.



PREVENT PLUMBING FROM FREEZING

- Inspect and seal or repair all cracks, holes, leaks, windows, doors, and other openings on exterior walls with caulk or insulation.
- Insulate and seal around attic penetrations such as partition walls, vents, plumbing stacks, and electric and mechanical chases.
- Make sure your pipes in hard-to-reach places like attics, crawl spaces, and along outside walls are well insulated. Wrap pipes and faucets in unheated or minimally heated areas of the building.
- Make sure your existing freeze-protection devices and alarms are in good working order. Test freeze stats (low temperature sensing device) and valves before the weather gets cold.
- Pipes that may be exposed to freezing temperatures, especially those that enter a building above ground, should be wrapped with insulation or heat trace tape.

- Pipes leading to the exterior should also be wrapped with insulation or heat trace tape, or shut off and drained at the start of winter if possible. If exterior faucets do not have a shut-off valve inside the building, have one installed by a plumber.
- Hire a licensed fire protection specialist to conduct routine maintenance on your fire sprinkler system. Discuss the system's exposure to winter weather and potential mitigation options.

WINTERIZE YOUR LANDSCAPING

- Keep bushes and trees trimmed and away from the building. Trees with branches near or hanging over your building can damage the roof cover, siding, and windows.
- Pay particular attention to trees within falling distance of overhead power lines leading into the property. Avoiding a power outage can save a day or two of business interruption.
- Shut off and drain irrigation systems and outdoor hoses.

SERVICE THE GENERATOR

The time to maintain a generator is well before a major storm or disaster strikes (when professional assistance may be unavailable, power lines are down, and access roads are blocked). Backup power can help maintain a consistent building temperature and reduce the risk of pipes freezing, which can lead to business disruption and damage.

Permanent Generator

- Permanent generators should have a proper maintenance plan that includes weekly, monthly, and annual checks. See the manufacturer's specifications for more information.
- Run the unit weekly on its maintenance plan to ensure it is properly functioning in case of an emergency. Individual units may have a timer that allows a programmed test to be scheduled. Qualified personnel should oversee these scheduled weekly tests.
- Check the generator enclosure for loose debris or other conditions that could cause the unit to not function properly.



Portable Generator

- Store in a dry location.
- Set up a maintenance schedule to include periodic test runs for the unit.

MAINTAIN YOUR HVAC SYSTEM

- ☐ Schedule preventative maintenance and make sure the system is operating properly and efficiently.
- ☐ Change air filters and ensure exhaust gases are being ventilated properly.
- ☐ Select an HVAC service provider before an unexpected outage or maintenance issue arises. Loss of heat for even a few hours could significantly disrupt your business during a cold snap. Have someone ready to come quickly – including after hours – and negotiate an emergency rate in advance.



CHECK YOUR ROOF AND GUTTERS

Roof inspection and repairs should be accomplished ahead of winter weather, especially in areas with harsh winters. Water that does not properly drain off a roof has the potential to freeze, adding to snow load and creating ice dams. Ice dams can add significant additional loads to the roof and can cause interior water damage if left unattended. Maintenance of the roof and gutters should focus on these key areas:

Low-slope (flat) roof

- ☐ Inspect roof and repair leaks before winter.
- ☐ Remove all debris from the roof and roof drainage systems that may prevent water from draining during the melting process.
- ☐ Check that all flashing and seals are flush and secure.



Steep-slope roof

- ☐ Inspect your roof and repair leaks before winter.
- ☐ Secure loose shingles.
- ☐ Check roof-edge waterproofing and seal to prevent potential drafts.
- ☐ Add extra insulation in your attic or surrounding areas.

Gutters

- ☐ Inspect gutters and ensure they're secured to the building. Replace any missing gutter fasteners.
- ☐ Clean gutters and interior downspouts thoroughly.
- ☐ Run test of gutters and downspouts to be sure water does not back up. This can be done by using a hose.
- ☐ Check downspouts to ensure they divert water away from the foundation.



CREATE A BUSINESS CONTINUITY PLAN

- ☐ Create a plan for communicating with employees across multiple channels (text, email, phone).
- ☐ Have an emergency/recovery plan that is communicated to employees, customers, clients, delivery, etc.
- ☐ Create a snow and ice removal plan for all roofs and grounds.
- ☐ Plan for emergency snow removal in the event of heavy accumulation.
- ☐ Identify and supply proper equipment and check it in advance of predicted snow.
- ☐ Some businesses rely on on-street parking, so develop a back-up plan for nearby off-street parking if the municipality imposes a parking ban on streets (for plows). This occurs more frequently in the North, even hours before snow is expected, so they can pre-treat the roads.
- ☐ Purchase and be ready to add nonslip water absorption mats to all entrances for both your employees and customers to capture water and snow as they enter your business and to minimize slips and falls.
- ☐ Test/practice the plan.



CHECK YOUR INSURANCE COVERAGE AND INVENTORY VALUABLE EQUIPMENT

- ☐ Know what your insurance covers and what it doesn't.
- ☐ Keep your insurance agent's contact information in your phone.
- ☐ If you have a loss due to a winter-related event, you'll have to itemize losses for your insurance company. Take a complete inventory of your property and store it somewhere safely off-site.



NOTE: Check in with tenants regarding any maintenance requests or building concerns they may have. Living or working in your commercial property means they are on constant alert to their surroundings. If they see, hear, or smell something, ask that

they say something.

BEFORE A WINTER EVENT

MONITOR THE WEATHER

- ☐ Find a reliable source for severe weather information. Follow the National Weather Service (NWS), Weather Prediction Center (WPC), and your local NWS office on Facebook or Twitter. Tune in to local news often when severe winter weather is forecast.
- ☐ Enable wireless emergency alerts on your cell phone.
- ☐ Purchase a weather alert radio that broadcasts emergency alerts from the National Weather Service, preferably one with a hand crank.

PREP THE BUILDING

- ☐ To help prevent freezing, keep the building's internal thermostat set to at least 55°F (12.8°C).
- ☐ Put out a deicer on walkways and entrances to your business.
- ☐ For small commercial properties, open cabinet doors and let all faucets drip during extreme cold weather to prevent water from freezing inside pipes.
- ☐ If you have self-regulating heating cables on your roof, ensure they are turned on before the event.
- ☐ Ensure you have plenty of fuel for generators.

COMMUNICATE

- ☐ Communicate the emergency preparedness plan to all employees.
- ☐ If you have services with contractors scheduled, follow up with them to confirm their services. This could be for snow removal or the delivery of a portable generator rental.

DURING A WINTER EVENT

THE BUILDING

- ☐ If the alarm system loses power while the building cannot be occupied, arrange for alternate security.
- ☐ If your business is an "always open" operation like a hotel or media station, keep your guests and staff safe.



COMMUNICATE

Internal Staff

- ☐ Designate times for key staff members to dial into conference calls for situation overviews.
- ☐ Update status of operations on:
 - Phone: Text/Emergency hotlines
 - Digital: Intranet, email

External Customers

- ☐ Update customers if your business is closed for a period of time.
 - Website
 - Social media

AFTER A WINTER EVENT

KEEP YOUR BUSINESS GOING

- ☐ Activate your business continuity plan.

ENSURE EVERYONE IS SAFE

- ☐ Make sure guest, clients, residents and/or employees are safe.
- ☐ Be prepared to evacuate if structural damage from snow and ice makes a building unsafe.
- ☐ Stay away from downed powerlines.

BEGIN SNOW REMOVAL

- ☐ If it's warm enough outside, it's best to shovel after each snowfall. Keep parking lots and sidewalks surrounding the building free of snow and ice.
- ☐ Place a deicer on the ground to prevent slips and falls.
- ☐ Place nonslip mats in front of entryways to prevent slipping as employees and customers enter/exit your property.

MONITOR AND CLEAR YOUR ROOF

- ☐ Conduct an assessment (visual and/or measurements) of the snow and ice equivalent. Compare the estimated loads to the loads determined by a structural engineer. Ensure it does not exceed the roof's maximum snow load.
- ☐ If you have excessive snow or ice dams, have your snow removal team safely remove the snow and ice dams.

CHECK THE INSIDE OF YOUR BUILDING

- ☐ Watch for signs of snow load damage, such as creaking sounds, a sagging roof, cracks in the ceiling or walls, water stains, and doors or windows that no longer open and close correctly.
- ☐ Inspect for frozen pipes. If there are water flow issues, it could be a frozen pipe. You will need to raise the temperature of the frozen pipe using a portable heater or heating cable.

IN CASE OF A POWER OUTAGE, USE YOUR GENERATOR

Portable Generator

- ☐ Portable generators should be operated outside in a well-ventilated area. A garage or docking bay may not provide enough ventilation. Use extreme caution when determining where to operate the generator.
- ☐ Portable generators should never be run unattended and should be checked periodically (review manufacturer recommendations).
- ☐ Do not fuel portable generators while hot.
- ☐ Keep the generator dry. Do not let snow accumulate on top.

Permanent Generator

- ☐ Permanent generators are more self-sufficient but should be monitored periodically while in operation.

IF YOU FIND SIGNIFICANT DAMAGE TO YOUR BUILDING

- ☐ Stay safe and contact your insurance agent.
- ☐ Take photos and videos to document any losses.
- ☐ If it's safe to do so, remove property from damaged area.
- ☐ Keep all receipts and documentation for services rendered. Create an electronic file for this information in a cloud storage account so you can access it from anywhere.