

PREVENTING WINTER DAMAGE TO COMMERCIAL PROPERTIES

A GUIDE TO WINTER PREPAREDNESS

HELPING YOU RESTORE, REBUILD, & RISE

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PREVENTING DAMAGE TO COMMERCIAL PROPERTIES

Winter weather is often volatile, which means it can cause disturbances of all kinds to your business operations, at any time. Being well prepared for the inclement winter weather goes a long way towards maintaining safe and efficient operations and minimizing potential damage. Developing an emergency preparedness plan is an important step to help you deal with unexpected weather-related interruptions when they happen.

Preventing winter-related property damage starts with an awareness of what could go wrong. When followed by a few smart checks, you can be sure your commercial property is safe and prepared for the upcoming winter season. Here is your guide to effectively winterizing your buildings so that your business can operate flawlessly through the winter.

HOW WINTER WEATHER AFFECTS YOUR BUSINESS

Preparing for winter means you should consider a host of potential hazards. From cold air and freezing temperatures to heavy snowfalls, blizzards and ice storms, all can affect the safety and structure of your properties. Another major risk with winter-related damage is that the full extent can go undetected until spring – leading to additional issues and costly repairs.

SNOW LOADS

Snow accumulation can build up quickly and block access to commercial properties creating unsafe conditions. Getting into and out of buildings is difficult with snow blockages, and dangerous in case of an emergency. Heavy snow falls can also add unnecessary weight to roofs and supporting structures, which can lead to structural damage or even collapse.

ICE BUILD UP

Ice on the ground presents a slipping hazard for foot traffic and vehicles. Ice can also build up to form dams on roof structures preventing snow from properly sliding off the roof. The wet snow and ice that remains on the roof can affect its integrity. Additionally, hanging icicles that form can be dangerous when they fall, especially if there is a walkway or roadway in the vicinity.

FLOODING / WATER DAMAGE

Melting ice and snow can create water accumulation in areas above ground and below ground as well. Additionally, unheated basements and garages are particularly vulnerable to burst pipes and flooding. If municipal sewers get blocked, back-ups can occur into the basement / lower-level floors.

GUIDELINES FOR PROTECTING YOUR COMMERCIAL PROPERTY

Persistently cold temperatures can threaten a building's structural integrity, both outdoors and indoors. To avoid or minimize the risks and costs involved be prepared by following the recommendations below.

CONDUCT REGULAR PROPERTY INSPECTIONS

It's best to conduct routine, weekly checks to keep track of the condition of your business property(ies), including the furnace and air circulation in the building. Also consider maintaining a report listing the areas inspected and their condition at the time. If environmental or physical changes occur, you will have a proper historical record for reference. During extremely cold weather or after a storm, complete an overall inspection of your commercial property. This applies to all areas, particularly unoccupied spaces and buildings.

PROTECT AGAINST SNOW LOADS

Keep your employees and your property safe in snowy weather. Clear building roof tops, entrances and exits of ice and snow as regularly as possible. Laying sand or salt along steps and walkways surrounding the building will help melt ice and prevent the development of slippery conditions. In case of an emergency, your entryways and exits should always be fully accessible.

PROTECT AGAINST ICE BUILD-UPS

Keeping tabs on ice build-up on both the ground and higher surfaces such as roof tops, will help reduce risk of damages over winter. On the ground level, inspect meters, door locks and door handles, as they may freeze. Melting water from higher surfaces can drip down and reform as ice. Keeping the drains, gutters and downspouts clear will help direct melting snow and icy water away from the roof's edge where potentially destructive ice dams can form.

AVOID FLOODING & WATER DAMAGE

Melting precipitation from snow and ice can cause water damage to your commercial property when it leaks into the building from the roof via overflowing gutters or through cracks that expand in freezing temperatures. Carrying out roof inspections before heavy winter weather arrives can reduce the risk of water damage. Ventilate the roof, seal leaks, and check insulation to control heat loss and keep ice dams from forming.

Additionally, thawing snow that collects around the foundation can seep into the building and cause flooding or mould growth. Remove snow piles close to the property to protect the foundation. Check that downspouts are pointed away from the building.

Seal or block drafty areas where pipes may be exposed to freezing temperatures. Wrap pipes to insulate them from freezing or cracking. Pipes that are not near a source of heat can freeze and burst, causing water damage to the building's structure.

INSTALL BACKWATER VALVES

When municipal sewage systems cannot handle the inflow of water due to melting snow or heavy rains, water can be sent back into a building's system. This can result in dirty, sewage water flowing back into your business, which requires the involvement of a property restoration team and sophisticated cleaning methods. To avoid this problem, a mainline sewer backup valve should be installed, which allows sewage to flow only one way – out – of the building.

WATER MONITORING & LEAK DETECTION TECHNOLOGY

Water monitoring and leak detection solutions are IoT (Internet of Things) devices that can be installed to monitor water usage and send alerts when leaks are detected or usage levels reach unusual levels. This technology provides the ability to protect your buildings from avoidable water damage. The best systems alert you to problem areas quickly so that you can address them immediately, avoiding the perils of unattended water damage.

PROPERTY SURVEILLANCE

Whether you are responsible for one or multiple commercial properties, investing in a cloud-based security system is a good idea. A security system can keep you connected with your property whether remotely or on location. This can help you manage events such as winter weather damage to the property, or give you a heads-up to call emergency services in case of flooding or fire breakouts. It can also help in other emergencies, such as notifying you of employee safety in buildings when a storm is in progress, or give you access to video surveillance to identify and permit important deliveries.



WINTER PREPARATION FOR COMMERCIAL PROPERTIES

Build a simple winter preparation plan for your business based on the layout of your building to prevent avoidable damage. Start from the roof and move downwards into the lowest level of your property. Separate your list into exterior and interior items to check. Winterize your commercial property to avoid damage by checking the following:

ROOF SAFETY

Have your roof inspected for any damage such as cracks, holes, or loose shingles, before winter hits. Clear the leaves and debris from gutters and roof drains that would otherwise cause blockages. Insulating the roof and keeping the gutters clear will help avoid ice dams in extremely cold temperatures and will allow for proper drainage of melting snow.

BUILDING ACCESS

Place sand, salt, and shovels in an accessible area to clear pathways affected by snow and ice. Hire a snow removal company ahead of time to clear sidewalks, parking lots and roads. Snow and large snow piles can quickly turn into solid ice and create hazards.

FUNCTIONING ALARMS

Check to see that your alarms are working. When windows and doors are tightly closed, the risk of carbon monoxide grows. Replace batteries in all smoke and carbon monoxide detectors. If they contain filters, replace those as well.

BUILDING CRACKS, AIR LEAKS & OPENINGS

Cold air that blows through gaps and holes in the walls can damage plumbing lines and lead to water seepage as well as contribute to energy loss. Use caulking and insulation to seal cracks or areas where air can infiltrate. Add weather-stripping around doors and windows to control air leaks.

It may seem prudent to keep doors closed in a building and keep heat contained within each room, but in areas prone to condensation and precipitation it is actually advisable to keep doors open for continued air flow, as this will minimize cold spots and help prevent moisture build-up.

PIPES & PLUMBING - INDOOR & OUTDOOR

When temperatures drop, pipes in unheated areas can freeze, crack and burst. There should be insulation in the walls and ceilings that are close to the pipes, to help keep them from freezing. Wrap pipes and faucets in unheated areas. Be sure to inspect pipes for any cracks or openings that could lead to water leakage.

When pipes are not treated well, blockage and sewage back ups can lead to devastating flooding situations, often in basements or garages. Be careful not to pour oil and grease down drains, as these will cause build-up in pipes. Outdoor sewer grates should be kept clear from leaves and debris, so backups do not occur.

EXTERIOR WATER ACCESS

Turn off water access to faucets to avoid flooding and water waste. Shut down irrigation systems to preserve them through the winter and avoid problems in the spring.

HEATING / HVAC EQUIPMENT, GENERATORS AND BOILER

Call a service provider to conduct preventative maintenance checks on your HVAC system. They can determine if insulation needs to be replaced. Change filters on a regular basis on your HVAC systems. Having old or insufficient filters and insulation can increase energy costs. Also, make sure gas lines are checked for any leakages. The building temperature should be kept at a minimum 13°C / 55°F for buildings unoccupied by employees.

Managing temperature levels in a commercial building can be a challenge when outside temperatures keep fluctuating. Consider installing a remote thermostat to control heat, ventilation, air-conditioning and refrigeration in the building, especially to monitor parts of the building that are not regularly accessed. Sensors and alerts will keep you apprised of any disruptions in the facility.

FIRE HYDRANTS AND EXTINGUISHERS

Connect with your local fire department to mark the hydrants close to your business property above the snow line. This makes it easier to locate and clear space around hydrants after a snow storm, and is especially important when you need emergency assistance from the fire department. Also check that extinguishers are full and working properly.

UNOCCUPIED SPACES

Due to COVID-19 and reduced use of commercial spaces, it is especially important to establish a routine for inspecting unoccupied or lower-than-usual occupied space. Check for variances in temperature and leaks in plumbing. Look for early signs of corrosion in pipes which could expose a potential problem.



BUILDING YOUR COMMERCIAL PROPERTY EMERGENCY PREPAREDNESS PLAN

Follow the steps outlined above for maintaining and protecting your business property before and during the winter season. However, when an unpredictable winter event occurs, it is also imperative to have an emergency preparedness plan for your business.



HAVE AN EVACUATION PLAN READY IN CASE OF AN EMERGENCY

- Place evacuation maps on each floor of the building with stairwells and emergency exits clearly marked
- Make sure all employees know to take stairs and not elevators



ALARMS AND SPRINKLERS

- Speak with Fire Services to arrange checks confirming that smoke alarms, carbon monoxide detectors and sprinklers are functional and operational throughout the building
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SHUT OFF WATER, GAS AND ELECTRICITY

- In case of an emergency, these services need to be shut off immediately to avoid property damage from fires or flooding
- Designated employees need to be apprised of the locations and the ability to access



HAVE AN EMERGENCY CONTACT LIST TO CALL FOR ASSISTANCE:

- Emergency Services: Fire, Ambulatory and Police
- Your Insurance Provider
- Your Trusted Property Restoration Partner

GET FIRST ONSITE'S PRIORITY RESPONSE EMERGENCY PLAN (PREP)

WHAT IS A PREP PLAN?

FIRST ONSITE's PREP plan sets in place a partnership agreement which provides our commercial clients priority emergency response when an emergency event occurs. This means that you get access to our teams and resources first, which can provide significant upside for your business when large scale disasters occur.

A PREP PROGRAM DESIGNED AS A PARTNERSHIP

A key part of our PREP program is the collaboration and planning process that takes place before a disaster occurs, so that FIRST ONSITE is knowledgeable about your business and facilities and ready to respond when you're faced with an emergency.

As part of this process, our teams meet with you for a planning session, perform a site walk-through and review, and establish pricing and service expectations. By partnering with us before an event, you will know who to call when a situation arises, and you will have peace of mind knowing that someone who knows your business is prepared to help you.

PREP PROGRAM HIGHLIGHTS

- Guaranteed priority service for PREP clients
- Preferred pricing
- Immediate mobilization of resources and equipment upon notification of a loss
- Reduced losses and claims costs
- Business interruption minimized
- No service fees for participating in the PREP program
- No contract period





RESOLVE YOUR WINTER STORM DAMAGE WITH ONE CALL.

Contact us today at **877.778.6731** or email **info@firstonsite.ca** to set up your emergency plan assessment before the next winter disaster occurs.

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24/7 RAPID EMERGENCY RESPONSE COMPREHENSIVE NORTH AMERICAN COVERAGE POWERED BY PEOPLE COMMITTED TO DOING THE RIGHT THING

UNMATCHED SERVICE AND EXPERIENCE



KEEP THE BUILDINGS YOU MANAGE SAFE THIS WINTER: WINTER PREPARATION CHECKLIST

Canada's winters bring sudden, unpredictable weather. Cold temperatures, blizzards, sleet, and freezing rain can result in costly property damage. It's important to be aware of the danger zones and where damage is most likely to occur. Advanced planning and preparation can mitigate property loss before winter causes havoc.

WINTER PREPAREDNESS CHECKLIST FOR BUILDINGS:

BUILDING ACCESS – Remove the snow/ice from driveways and building doorways to ensure safe access to your premises.

PIPES AND METERS – Pipes and meters can freeze when in unheated areas. Ensure there is proper insulation in the surrounding area and/or a local heat source is operative. Turn off water to outside hose bibs, remove hoses and drain the pipes.

ROOFS – Snow and rain that collect on roofs can cause a leak or compromise a building's structural integrity if the accumulated weight becomes too great. Remove snow from roofs and drains regularly. Clean gutters and roof drains to prevent blockages which can result in water penetration into facilities.

SEAL OPENINGS – Ensure the building envelope doesn't have significant air leaks or areas of infiltration. Seal all openings where cold air can enter with caulking and insulation to reduce exposure of cold air to plumbing lines and prevent energy loss.

UNOCCUPIED SPACES – Due to COVID-19 and reduced use of commercial spaces, it is especially important to establish a routine for inspecting unoccupied space. Check for variances in temperature and leaks in plumbing. Look for early signs of corrosion in pipes which could expose a potential problem.

GENERATORS, BOILERS, AND HEATING/HVAC EQUIPMENT – Contact your preferred service provider to ensure that regular maintenance is performed to keep these critical pieces of equipment working optimally. Failures in vital equipment pieces like these can lead to flood damage or could impact critical infrastructure.

FIRE HYDRANTS – Coordinate with your local fire department to mark hydrants above the snow line near your business for ease in locating and clearing after a heavy storm. Hydrants need to be accessible should you need assistance from the fire department during an emergency.

With the high risk and costs of natural disasters and water episodes in facilities, it is becoming standard practice for building management operators to incorporate a mitigation/restoration component into their overall Emergency Response Management Plan. Emergency mitigation saves time and money – both for the insurer and their clients, and it helps keep the public safe.

DON'T HAVE AN EMERGENCY PLAN?

Get FIRST ONSITE's Priority Response Emergency Plan (PREP) and be prepared in case of the worst.

Contact us today at **877.778.6731** or email info@firstonsite.ca to set-up your emergency plan assessment before the next winter storm.

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