



REGIONAL TRENDS FOR WINTER WEATHER DISASTERS

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Introduction

With winter well underway, the disasters that can accompany cold weather are already striking homes and businesses across the country. Because different regions of the United States experience different winter weather, we will identify the various vulnerabilities and some of the typical winter disaster recovery needs for the five major regions in the United States. We will also highlight ways to avoid and mitigate the damage associated with these winter weather events.

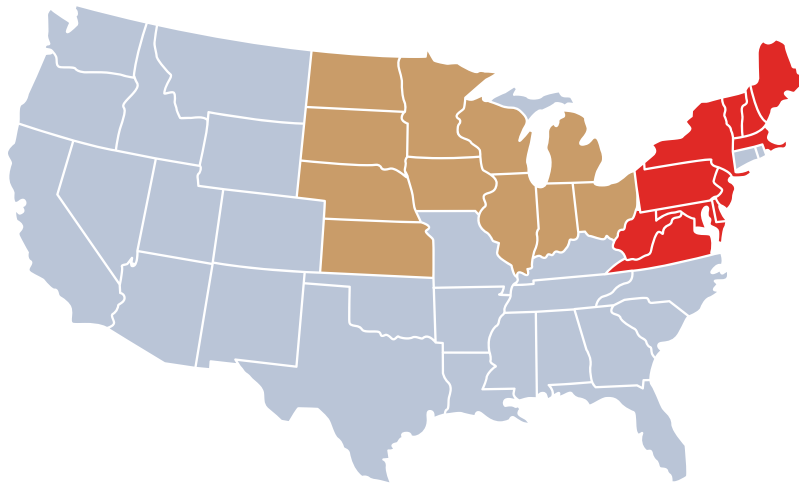


East Coast and Midwest

BURST PIPES AND WIND DAMAGE

The East Coast—often also referred to as the Mid-Atlantic Region—frequently experiences nor'easters and below-freezing temperatures. The Midwest is prone to blizzards and can sustain extremely cold temperatures in the wintertime.

These two regions are prone to severe winter weather events. High winds, freezing rain or sleet, heavy snowfall, and dangerously cold temperatures are the main hazards associated with winter storms in these regions. The freezing conditions that come with extreme weather can lead to burst pipes, particularly in older homes or businesses, or in pipes where damage has gone unnoticed.



A single burst pipe can cost thousands of dollars in water damage cleanup and repair fees in addition to loss of business and revenue.

PREVENTATIVE ACTIONS TO PROTECT PIPES

Follow these guidelines to minimize loss and recover quickly:

- Prepare your property to keep out the cold with insulation, caulking and weather stripping.
- Wrap pipes with insulation to keep them from freezing.
- Close outdoor vents to prevent cold exterior air from penetrating indoors.
- Keep interior doors open to allow heat to circulate throughout the building more efficiently.
- Let cold water trickle out of faucets in unheated areas or where pipes run on an exterior wall, as this can help relieve any pressure building from ice inside a pipe.
- Install water alarms in areas that are at risk of water damage such as under sinks, near water heaters and refrigerators, behind toilets, and next to washing machines.

WHAT TO DO WHEN A PIPE BURSTS:

- Turn off your water main immediately.
- Drain the faucets (cold taps first) to reduce the chances of leftover water freezing inside the pipes.
- Shut off the water boiler and heating system, then release all the water from the hot taps. Turn the heat back on.
- Start documenting any damage to the property and its contents.
- Contact your insurance company and work with a reputable restoration company.

The aftermath of storms with high winds can cause extensive damage to roofs, windows, and other structures. The key is to prepare ahead of time for these unexpected weather events.

PREVENTATIVE ACTIONS TO PREVENT WIND DAMAGE

- Keep nearby trees and foliage trimmed.
- Properly store or secure outdoor furniture, equipment and materials.
- Move vehicles as far away from buildings on your property as possible.
- Ensure doors and windows have secure locks or latches.
- Have your entire property (including any building roofs) inspected to ensure everything is in proper order and condition.
- Take photos of your property periodically for insurance purposes. Damaging debris can travel far, so keeping a record of your property's condition will help with documentation should a claim need to be filed.



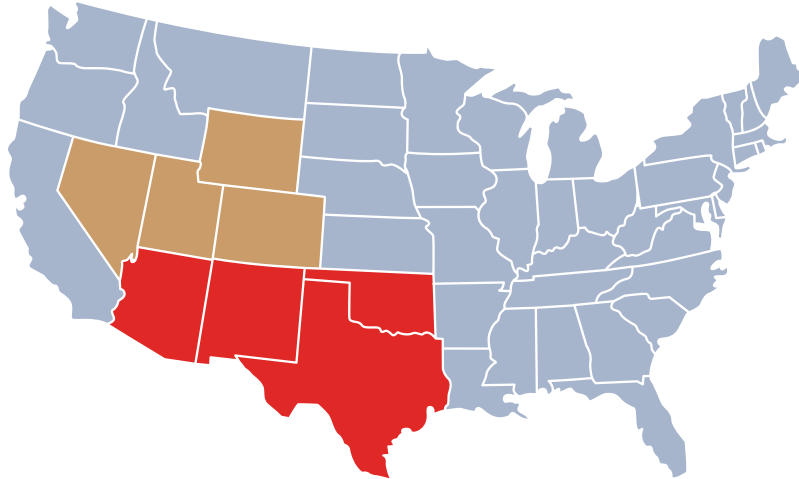
TIP: TAKE PHOTOS OF YOUR PROPERTY PERIODICALLY FOR INSURANCE PURPOSES



Southwest

STRUCTURAL DAMAGE

Winters in the Southwest are typically accompanied by drastic temperature fluctuations between day and night, which poses several threats to property in this region. The four core southwestern states include: Arizona, New Mexico, Texas, and Oklahoma. Many also consider Colorado, Utah, Nevada, and even sometimes Wyoming to be part of the southwest region.



Extreme temperature fluctuations can cause a surprising amount of structural damage to homes, commercial buildings, and infrastructure. While newer building envelopes are designed with modern materials that flex with changing temperatures and humidity levels, older buildings—and roads and bridges—wear out and crack more easily with the ebbs and flows of the environment.

Soil in hot and dry climates will contract, then will expand during a temperature drop when the water inside the soil freezes. This cycle of rising and falling soil underneath buildings can lead to the cracking or sagging of a building's foundation or the ground beneath it. In scenarios where frozen water in the soil thaws quickly, it can saturate the soil causing sinkholes and similar problems.

HVAC systems are also impacted by temperature fluctuations, as they are strained by constantly balancing with the outside air. It is important to have your HVAC balanced before winter, especially in older buildings.



PREVENTATIVE ACTIONS

Consider these strategies in your business to save energy during normal operation and to protect the building against extreme temperature fluctuations and potential damage:

- Use high-reflectivity roofing materials to reduce heat gain in a building.
- Install vegetation on the roof or walls to serve as a cooling solution.
- Consider replacing glass windows and walls with a lower solar heat gain coefficient, specifically on the east and west sides of the façade, to reduce heat gain in the building.
- Install exterior crates or exterior shading devices to minimize solar heat gain during peak heat conditions.
- Make sure your building is airtight with controlled ventilation and good insulation to limit airflow escaping through the building envelope during extreme heat conditions.

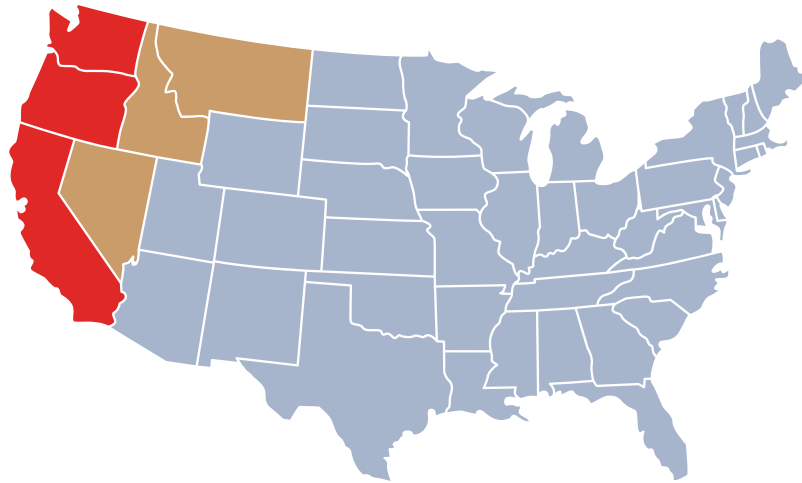


TIP: INSTALL VEGETATION ON THE ROOF OR WALLS TO SERVE AS A COOLING SOLUTION

West Coast/Pacific Northwest

MUDSLIDES/LANDSLIDES

After the wildfire season, the West Coast and Pacific Northwest regions have to contend with heavy winter storms that can bring devastating damages to the area. The three states that cover the West Coast of the United States are Washington, Oregon, and California. Occasionally states like Idaho, Montana, and Nevada are looped into the region as adjacent states, but these further inland states do not have the same coastal weather conditions that occur in the three main states.



The Sierra Nevada and Cascade Mountain Ranges have a sizable impact on weather events in this region, as do humidity levels from the Pacific Ocean. In recent years, the West Coast and Pacific Northwest have been ablaze with massive wildfires spanning hundreds of thousands of acres, devastating the land. The wildfires leave behind burn scars of charred earth, which leaves businesses in many of these hilly and mountainous areas vulnerable to increased flooding, mudslides and debris flows after heavy winter storms.

PREVENTATIVE ACTIONS

Follow these guidelines to minimize loss and recover quickly:

- If feasible, construct barriers to block floodwater, mud and debris flows from entering the building.
- Consider building channels or deflection walls to try to direct the flow around buildings.
- Elevate the furnace, water heater, and electric panel to prevent additional damage from a potential fire.
- Consider installing check valves to prevent floodwater from backing up into the drains.

THINGS TO CONSIDER

- Be wary of damaged utilities. Minimize any fire hazards by turning off gas and electricity.
- Minimize contact with dirty water or mud as it may be mixed with sewage or other hazardous substances.
- Be vigilant about checking spaces for mold, which can cause secondary damage if not identified and addressed quickly.
- Allow trained professionals to check the building, its foundation, and surrounding land for damage. These field technicians are highly skilled at identifying damage that might otherwise be missed.



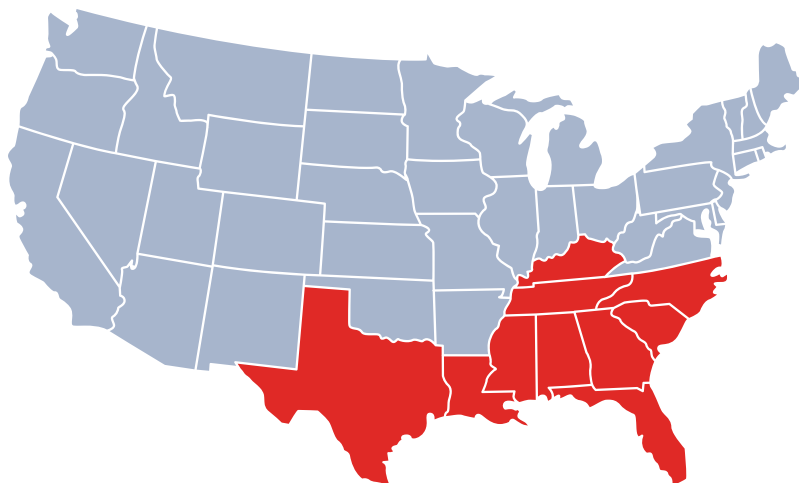
TIP: CONSIDER INSTALLING CHECK VALVES TO PREVENT FLOODWATER FROM BACKING UP INTO THE DRAINS.



Southeast

FLOODING, STRUCTURAL DAMAGE, AND FIRES

Hurricane season is not the only time of year that this region experiences newsworthy damaging weather. Winter storms in these states can include heavy rain, ice accumulation, freezing temperatures and wind chill.



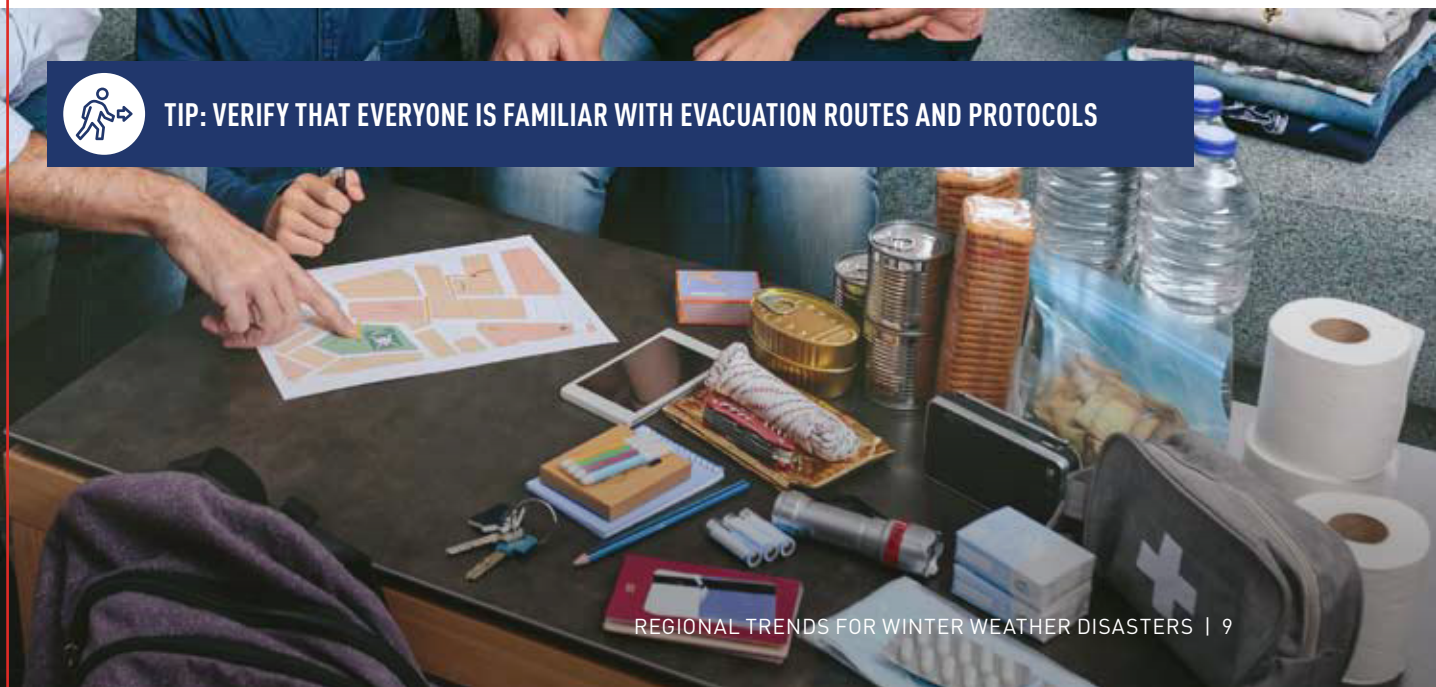
While many of these southern states are accustomed to preparing for damaging winds and rain, they are often underprepared for freezing temperatures that can cripple the grid and wreak havoc on infrastructure, homes and businesses. Surprisingly, structure fires can occur during extremely cold temperatures because of improperly heated buildings. It is important to have some emergency plans in place. In the event of severe weather, focus on what matters most: the safety of your employees.

PREVENTATIVE ACTIONS

- Make sure medical and contact information for everyone is current.
- Create an emergency safety kit with medications, first aid supplies, and sanitation items.
- Verify that everyone is familiar with evacuation routes and protocols.
- Store flashlights, batteries, and enough food and water to last at least three days.



TIP: VERIFY THAT EVERYONE IS FAMILIAR WITH EVACUATION ROUTES AND PROTOCOLS



Floods are the #1 natural disaster in the United States. According to FEMA, floods, cause about \$5 billion worth of damage every year. In 2022, floods killed 102 people in the U.S. alone, according to the National Weather Service. As with all disasters, preparedness is your best defense.

PREVENTATIVE ACTIONS

Consider these tips to help you prepare and mitigate damage:

- Try to control the flow and direction of water around critical areas of your operation. Direct water underground or to areas away from the building.
- Install a sump pump and have a backup available in case the main pump fails.
- Make sure window wells at ground level are watertight.
- Keep emergency equipment such as portable radios and flashlights in working order. Portable, battery-powered radios are essential for emergency instructions.
- Materials such as sandbags, plywood, plastic sheeting, and lumber can be used to protect property from water damage.
- Do not pile sandbags too close to the walls of the building. Wet bags can exert excess pressure on the foundation, resulting in significant structural damage.

Conclusion

The weather can be unforgiving in the winter, and it impacts the entire country in different ways. While it is important to prepare for winter weather, it is also crucial that you understand your regional winter risks and how to respond to a damaging storm or weather event.

For businesses, another crucial component of winter weather preparedness is establishing an Emergency Response Agreement (ERA) with a disaster recovery firm ahead of impending bad weather. An ERA allows your business to receive priority service in the event of a winter weather disaster that impacts an entire community, or even an entire state or region. Pre-established pricing and terms included in the contract also reduce recovery delays and unexpected expenses. A signed work authorization is all that is needed to begin recovery efforts, allowing your company to get back to business quickly and efficiently.





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