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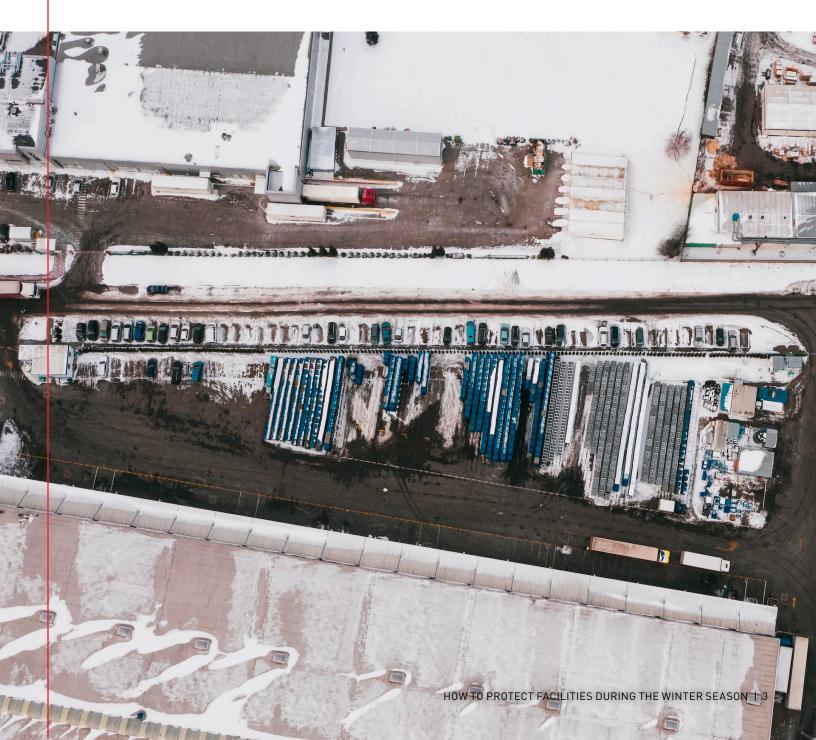


Introduction

Though winter season property losses vary in form and severity, what remains constant are the personal and financial burdens of recovering after a disaster strikes. The average winter storm costs \$4.5 billion, while freezes cost \$4 billion on average, according to the National Centers for Environmental Information.

Winter-specific concerns include snowstorms, blizzards, extreme temperature drops and accompanying pipe bursts, landslides, and mudslides. A reliable emergency response plan is key to protecting employees and businesses.

This whitepaper explains how property owners and managers can properly assess risk and reduce the potential damage from natural disasters that occur during the winter season. It describes the potential risks of common winter disasters and offers actionable steps that businesses can take now to lessen the impact of storms and other catastrophes.



General Tips to Prepare Businesses for Winter Hazards

With the winter season comes a host of risks, from freezing temperatures and wintry precipitation to mudslides and landslides. No matter what type of hazard is typical in your facility's region, here are some general tips to take now to prepare for the winter season.

BEFORE THE WINTER SEASON BEGINS:

| Check your insurance coverage for protection against winter season hazards. Make whatever adjustments are necessary. |
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| Keep a list of emergency contacts for your employees and for your facility, including power, gas, and other utilities, as well as your heating contractor, plumber, fire department, insurance agent, and restoration service provider. |
| Lubricate equipment, such as generators and snow blowers, for cold weather operation. |
| Maintain a temperature of at least 40°F in areas where vulnerable equipment is located. |
| Create a backup plan for power outages. Invest in power banks and portable chargers for electronics. Get surge protectors to protect technology. If your area is subject to frequent outages, consider investing in a power generator. |
| Check the existing weather protection features on your property, including insulation, caulking, and weather stripping. Replace any missing or damaged protection as needed. |
| Repair cracks and holes in walls and roofs to prevent drafts. Inspect roof drains and gutters to prevent leaks. |
| Test your heaters, lighting systems, thermostats, and carbon monoxide detectors regularly. Have a licensed HVAC specialist check your heating system to make sure it is in good working condition. |
| Check your fuel lines and ensure propane tanks are full. |
| Take photos of the property periodically for insurance purposes. Keeping a record of the property's condition will help with documentation if it becomes necessary to file a claim. |



WHEN A WINTER STORM IS IN THE FORECAST:

| Protect sensitive equipment, such as computers, from freezing temperatures. |
|--|
| Properly store or secure outdoor furniture, equipment, and materials. |
| Service your company vehicles and check their battery, tires and antifreeze levels. |
| Locate snow blowers, shovels, generators, and other cold-weather equipment, and store them safely, near where they are most likely to be used. |

Cold temperatures can damage parts of laptops and other electronics, and they could also crack your monitor or damage your laptop battery. When devices warm back up, condensation can form, and this moisture can damage computer parts. Avoid leaving electronics in your car overnight, and move any sensitive computer equipment to an area that is protected by a generator.

AFTER A WINTER STORM OR OTHER CATASTROPHE:

- \square Check on the well-being of your employees and tenants.
- Assess your facility for any damage. Contact your disaster recovery provider for assistance with assessment and restoration.
- \square Advise all employees of the plan for returning to work.
- ☐ Notify all critical people of the next steps based on an assessment of the damage.



Winter Storms: Heavy Snow, Blizzards, and Ice Storms

Many regions in the United States experience severe winter storms that arrive in the form of nor easters and blizzards. The East Coast and Midwest, in particular, are prone to severe winter storm events, like high winds, freezing sleet or ice, and heavy snowfall. Sometimes just an inconvenience, these events can also prove dangerous, deadly, and costly to those who weather them unprepared.

Heavy snow can disrupt an entire city, causing businesses to shut down and interrupting emergency medical services. Additionally, an accumulation of snow can not only damage a roof but also cause it to collapse in on itself.

Ice storms are often more dangerous than snowstorms and pose even greater risks without proper preparation. Heavy accumulations of ice can damage roofs and topple utility poles, leaving businesses and people without power, heat, or a means of communication. Even a tiny accumulation of ice can be dangerous to motorists and derail entire business days.

Given the extensive damage possible with winter storms, as well as their unpredictability, the key is to prepare ahead of time.

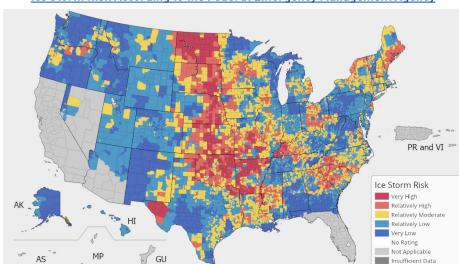
HOW TO PREPARE BEFORE THE STORM:

| $\ \square$ Add pipe insulation to prevent frozen pipes and damage. |
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| $\hfill \Box$ Check and document the snow load and capacity of your facility's roof. |
| ☐ Take precautions to prevent ice on walkways by using salt or other snowmelt products |

WHAT TO DO AFTER THE STORM HITS:

| Keep driveways, walkways, and doorways clear of snow and ice. |
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| Arrange with qualified contractors to remove snow from the facility's driveways, doorways, and roofs. Keep in mind that one foot of fresh snow that is light and dry may weigh around 3 pounds; the same foot of wet, heavy snow can weigh up to 21 pounds. |
| Remove tree limbs that are heavy with snow and icicles hanging from gutters and over walkways. |

Ice Storm Risk According to the Federal Emergency Management Agency



Extremely Cold Temperatures

Freezing conditions are common during extreme winters. A period of bitterly frigid temperatures can last for hours or days, and the risks associated with exposure increase over time. Prolonged exposure to extreme cold can cause frostbite or hypothermia and may be life-threatening. Freezing temperatures can destroy equipment and cause major infrastructure disruption.

Extremely cold weather can also lead to burst pipes, particularly in older buildings and in pipes where damage has gone unnoticed or unfixed. Even a single pipe burst can cost thousands of dollars in damage, cleanup, and repair

The key to dealing with extremely cold temperatures is to prepare ahead of time for possible negative outcomes. Follow the best practices below to minimize losses from cold temperatures and expedite recovery.

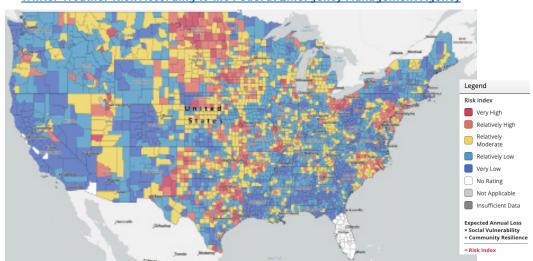
HOW TO PREPARE:

| Wrap pipes with insulation to keep them from freezing and close outdoor vents to prevent cold exterior air from penetrating indoors. |
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| Open water faucets slightly to allow them to drip to keep water flowing through pipes that may be vulnerable to freezing. Ice still may form, but the open faucet will help prevent the pipe from bursting by relieving any built-up pressure. |
| Assign or hire someone to check indoor temperatures if your facility is vacant for long periods of time. |

HOW TO RESPOND IF A PIPE BURSTS:

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| | Turn off the water immediately. |
| | Drain the faucets to reduce the chance starting with the cold taps. |
| | Shut off the water boiler and heating s |
| | Release all of the water from the hot t |

Winter Weather Risk According to the Federal Emergency Management Agency



Landslides, Mudslides, and Avalanches

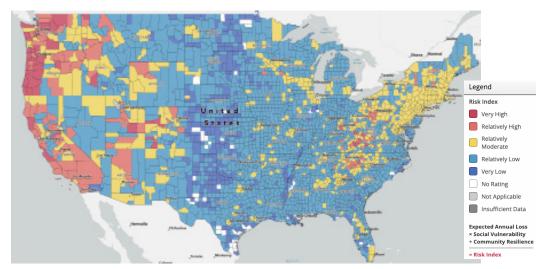
Many regions in the United States experience landslides and mudslides. In particular, the West Coast and Pacific Northwest are prone to mudslides and landslides in connection with extreme winter weather, but these events can also occur on the East Coast, especially near the Appalachian Mountains. Additionally, in the mountainous areas of these regions, heavy snowfall can lead to avalanches. The costs of snow removal, repairs, and loss of business due to shutdowns are significant and may have a substantial impact on local cities and towns.

Recently, the West Coast and Pacific Northwest have been ablaze with wildfires spanning massive areas and devastating the land. These wildfires leave behind charred earth, which, in turn, renders businesses in many of these hilly and mountainous areas vulnerable to an increased risk of landslides, mudslides, and debris flow after heavy winter storms.

HOW TO PREPARE:

- Prepare an evacuation plan for your facility.
- ☐ If possible, 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.
- Minimize contact with dirty water or mud as it may be mixed with sewage or other hazardous substances. Be wary of utility lines damaged by the disaster.

Landslide Risk According to the Federal Emergency Management Agency



Preparing Employees for Winter Season Disasters

In addition to preparing facilities for winter, businesses also need to properly prepare their employees for winter season disasters. Ensuring that they have the resources they need to stay safe is imperative to maintaining one's business.

Start by sharing tips for how employees can stay safe during the winter season. For some employers, employees may be able to work from home when there is inclement weather, thus eliminating the need for them to commute to work in dangerous conditions. When it comes to physical office space, make sure that space heaters and backup generators are in good working condition and check them before each winter season for possible repairs or replacements. Ensure that any employees who work outdoors are provided with proper protective clothing. Consider also providing training to employees on how to recognize possible signs of frostbite or hypothermia.

Employees should be trained on safety procedures and know where emergency supplies are located. Keeping employees safe has to be a top priority.

Partner With Restoration Contractors to Optimize Protection

Preparing for a winter season disaster requires both forethought and precision. After taking care of precautions to protect employees, businesses should take steps to protect their property. By establishing a partnership with a restoration and recovery services provider in advance of a disaster, property and business owners can expedite recovery, improve business continuity, and protect what matters most.

Additional Resources

For additional proactive steps to take to improve business readiness before the next natural disaster, review our other whitepapers, including <u>Regional Trends for Winter Weather Disasters</u>, published on <u>ATI Restoration's Learning Center</u>. These whitepapers include detailed emergency plans in connection with winter emergencies, hurricanes, and severe thunderstorms and include preparatory steps that businesses and homeowners should take before, during, and after severe weather strikes. Add these resources to your toolkit and review them annually to ensure that your business is protected.

ATI also recommends checking with federal, state, and local government sites and sources, such as the Federal Emergency Management Agency's <u>Ready.gov</u> and the <u>National Weather Service</u>, for additional precautions to take before, during, and after a disaster.



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