

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – DECEMBER 2021

WINTER SAFETY



- WINTER WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS BUT THIS IMPACT CAN BE MINIMIZED WITH THE RIGHT PREPARATION AND MONITORING OF PROBLEM AREAS
- CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY. AS AN EXAMPLE, HAVE THEY HAD PREVIOUS INJURIES THAT COULD BE WORSENERD BY SHOVELING?
- PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
- PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CREATE ICY PATCHES
- DISCUSS FOOTWEAR WITH EMPLOYEES
- PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
- MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS

- ADMINISTRATION BUILDING HAD WATER DAMAGE FROM A PIPE THAT BROKE DUE TO FREEZING TEMPERATURES IN THE PLENUM IN WHICH THE PIPE WAS SITUATED. THIS AREA WAS SITUATED ON AN EXTERIOR WALL OF THE BUILDING. THE PIPE BREAK COULD LIKELY HAVE BEEN PREVENTED HAD THEY OPENED THE DOOR TO THE ROOM UNDER THE AREA OF THE PIPE BREAK AND MOVED A FEW CEILING TILES TO ALLOW AMBIENT AIR TO CIRCULATE IN TO THAT SPACE. TOTAL DAMAGES WERE \$148,000