

WINTER WEATHER

During the winter months, proper precautions need to be taken in order to protect your business from the cold weather and some of the problems it may bring. Buildings may be loaded beyond their design by the accumulation of snow and ice. Fire protection equipment may freeze, leaving a major portion of the facility without protection.

Taking an active role in safeguarding your business from the severe cold weather is the best approach. Following are some guidelines and precautions to take.

PROTECTING YOUR BUSINESS



PENNSYLVANIA LUMBERMENS MUTUAL
INSURANCE COMPANY

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GENERAL

- Plans should be made to remove snow from flat roofs and other structures, which may result in the collapse of one or more buildings.
- All doors, windows, skylights, ventilators and other openings should be weather-tight so they will not admit cold air that could cause plumbing or sprinkler systems to freeze.

HEATING SYSTEMS

- To determine that the entire system is in proper operating condition, it should be examined and deficiencies corrected. Burners, boilers and flues should be clean. Obstructions should be removed from all pipes, radiators and unit heaters. Controls of heating equipment should be tested for proper operation.
- Where possible, an adequate supply of fuel should be on hand at all times. Safe alternate energy sources should be investigated.
- Temperatures of about 40F must be maintained at all times in buildings equipped with wet pipe sprinkler systems, in all dry pipe, pre-action, and deluge valve closets, and in all pump houses.
- Clearances should be maintained between heating system components and combustible floors, walls, partitions, platforms and stock.

PROTECTIVE SYSTEMS

- Plans should be made to promptly clear snow from access ways, control valves, hydrants, hose cabinets, smoke and heat vents, explosion relief vents and other essential equipment to permit effective operations in the event of an emergency.
- Wet pipe sprinkler systems in areas which are inadequately heated should be converted to dry pipe or pre-action systems.
- Dry pipe sprinkler systems and pre-action or deluge systems dry pilot lines should be inspected carefully to make sure that the piping is properly pitched for drainage. Any condensation that collects in low points in the piping should be removed. Excessive priming water should also be removed.

- Sprinkler heads in the immediate vicinity of steam pipes, unit heaters, or other heat-producing appliances should be of the correct temperature rating.
- Solutions in all antifreeze sprinkler systems should be tested and antifreeze added as necessary.
- Any "shut-in-winter" valves controlling small, unheated areas should be closed, tagged with cold weather shut-off tags, and properly drained. Consideration should be given to converting such systems to either a dry pipe or pre-action system.
- All wet standpipe systems with piping located in areas subject to freezing should be shut off, drained and tagged.
- Connections to water motor gongs and fire department connections should be properly drained.

WEIGHT OF SNOW AND ICE

The roofs of industrial and commercial structures are vulnerable to large accumulations of snow, ice or other precipitants. The weight of snow or ice can easily cause overload, which can result in collapse. Every year there are hundreds of roof collapses and more than half of these are the result of rain or snow overload, with snow being by far the major culprit. This increases with the amount of severe weather that occurs in a given area, especially over a shorter time period.

In addition to primary damage to a structure, roof collapse generates secondary losses in business interruption by damaging equipment and automatic sprinklers, and exposing the building to added fire risk. Roof collapse can break gas lines or disrupt other combustible substances, as well as cause potential water damage.

Here are some things you can do to prevent collapse:

- During heavy snowfall, be sure to check accumulations. Clean the snow off the roof, if necessary.
- Check adjacent roofs, especially those lower than the main roof.
- Clear clogged drains to avoid ponding, especially on pitched roofs.
- Check support columns and beams for fork lift damage.

Taking these precautions before the cold weather hits is the key to avoiding preventable losses that can cause your business unnecessary claims and financial loss.

ARCTIC FREEZE CHECKLIST

When preparing for an arctic freeze, a detailed checklist should be developed indicating the order in which processes are to be shut down and the facility secured. The length of time needed to accomplish these tasks should be determined in advance so that appropriate actions can be initiated at the proper time. Then, as each task is completed during either a winter watch or storm warning, check it off and move on to the next one.

ACTION	TIME NEEDED	DONE
1. Restore any cutback of heat to buildings or processes.		
2. Provide additional heat for normally cold areas.		
3. Make certain there is an adequate supply of fuel for the heating systems.		
4. Expedite the completion of any postponed repairs to the heating system.		
5. Forgo any planned heating plant or boiler inspections until the danger of the severe cold has passed.		
6. Keep someone on the premises who will continually monitor all areas of the premises for signs of impending trouble, and provide that person with an up-to-date list of emergency numbers to call should trouble be detected.		
7. Add heat tape to process and protective system piping that might freeze.		
8. Check insulation on piping and structures to be certain it will protect them against the extreme cold temperatures.		
9. Where processes are shut down, drain piping and tanks to prevent freezing damage.		

After reviewing this checklist you should add any other items unique to your facility. This is just a sample of a checklist and how to organize it to make sure you are thorough in safeguarding your business against the perils that cold weather can bring.

For further information, contact the Loss Control Services Department of PLM at 800.752.1895.