

WIND & HAIL

As more powerful storms occur on a regular basis, so do the effects of wind and hail damage, especially on roofs. Severe thunderstorm winds, often called "straight-line" winds, can reach up to 100 mph and occur over a large area resulting in widespread damage. Hail is another thunderstorm threat that can cause serious damage to a roof.

Strong winds and hail can cause property damage and interrupt business operations. Being proactive and taking actions to maintain your roof structures can help protect your business and minimize the damage from wind and hail.

PROTECTING YOUR BUSINESS



PENNSYLVANIA LUMBERMENS MUTUAL
INSURANCE COMPANY

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FOR FURTHER INFORMATION, CONTACT
THE LOSS CONTROL SERVICES
DEPARTMENT AT PLM, **800.752.1895**

ONE COMMERCE SQUARE
2005 MARKET STREET, SUITE 1200
PHILADELPHIA, PA 19103-7008

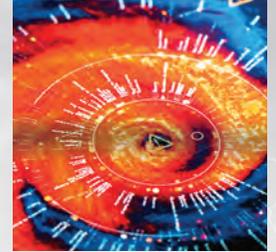
MAIN **800.752.1895**
WEB WWW.PLMINS.COM

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WIND & HAIL PROTECTING YOUR BUSINESS





WIND LOSS CONTROL

Building Design and Construction:

- Ensure that buildings are constructed to withstand high wind loads, adhering to local building codes.
 - Fortified Building Construction methods
 - CC/IBC Codes
 - Use wind-resistant materials for roofs, walls, and windows.
 - Consider additional drain or gutter screens to reduce debris from blocking roof water management systems.
 - Request the contractor to use more fasteners than code requires to increase the strength of the structure.

Roofing Considerations

- Install wind-resistant roofing materials, such as asphalt shingles with high wind ratings or metal roofs.
- Regularly inspect and maintain the roof structures and drains, repairing any damage or blockage promptly.
- Inspect after major storms to identify and promptly repair damages.

Secure Loose Items

- Anchor outdoor equipment and furniture to prevent them from becoming projectiles during high winds.
- Secure signage and other external structures that may be vulnerable to wind damage.

Tree Management

- Trim trees that overhang or are near the property to prevent limbs from falling onto the building or roof structure during storms.
- Remove dead or weakened trees that could pose a risk during high winds.
- Inspect and clean gutters and drains to remove leaves and other debris.

Emergency Preparedness

- Develop and communicate an emergency plan for severe weather events.
- Train employees to close windows and doors before the storm arrives to maintain building integrity during high winds.
- Ensure that employees are trained in evacuation procedures and emergency protocols.
- Maintain supplies to manage from roof leak water damages.

Insurance Review

- Regularly review your insurance policy to ensure it provides adequate coverage for wind-related damages.
- Consider additional coverage options, such as business interruption insurance.

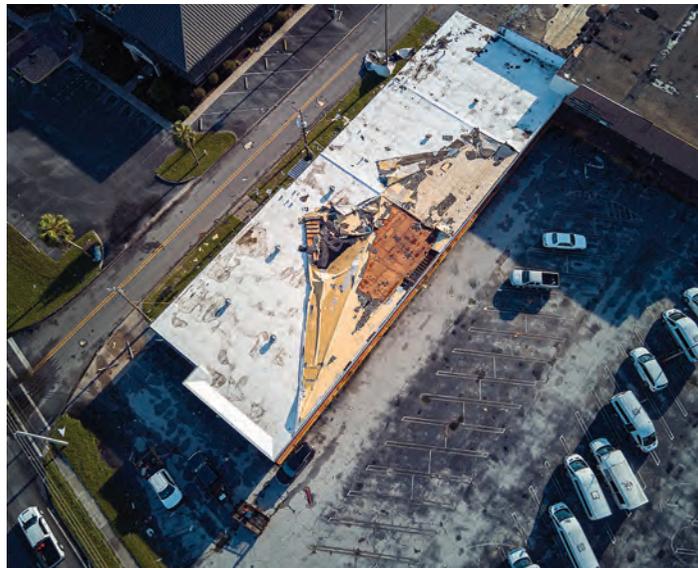
ROOF LOSS CONTROL

Regular Inspections

- Conduct regular inspections of the roof to identify and address any issues promptly.
- Check for signs of wear, damage, or deterioration.

Maintenance Program

- Implement a routine maintenance program, including cleaning gutters and drains to prevent water accumulation.



- Repair any leaks or damaged roofing materials immediately.

Weather Monitoring

- Monitor weather forecasts for upcoming severe weather events.
- Take proactive measures, such as securing loose items, when a storm is predicted.
- Close windows and doors before the storm arrives to maintain building integrity during high winds.

Documentation

- Maintain thorough documentation of roof inspections, repairs, and maintenance activities.
- Keep records of any upgrades or improvements made to enhance roof resilience.

Roof Access Control

- Control access to the roof to prevent unnecessary foot traffic and potential damage.
- Implement rooftop safety measures for workers such as walkways, fall prevention railings or screens, and the wearing of appropriate gear.

Work with Professionals

- Engage with roofing professionals for regular assessments and to ensure that any repairs or modifications meet industry standards.

Remember, it's essential to customize these guidelines based on the specific characteristics and needs of your commercial property. Consult with risk management professionals, insurance advisors, and building experts to tailor your risk control measures accordingly. Regularly update your risk control plan to adapt to changes in your property and the surrounding environment.