

GET READY FOR WINTER

Taking a few steps now to prepare for the winter season packed with weather related risks can help you and your business stay safe.

SIDEWALKS & PARKING LOTS

Keep sidewalks and parking lots clear of snow and ice. Consider heated walkways. Check all trees for branches nearby power lines. Keep them trimmed. Be prepared for road closures and cars and people in the parking lot at times not normal to your routine operations.

SAFETY

Have on hand a winter preparedness kit with fresh water, food, blankets, snow clearing equipment and supplies to make on-the spot repairs. Keep tarps and ropes handy. Get a more inclusive list from AIG's winter preparedness checklist.

PLANS

Create an emergency plan. AIG offers several plan templates for you to use and checklists for winter weather, flood and wind related perils. Include names of organizations and service companies you might need in the event equipment is damaged, your client list to contact in the event there are delivery delays and alternate suppliers in the event yours are impacted. AIG.com/CRS

CONTRACTORS

Pre-qualify and pre-commit repair and service contractors if possible, including both local and national firms.

ROOF & GUTTERS

Check the roof for potential water entry points. Seal them to prevent water entry from the wind and melting snow. Keep the gutters cleaned on a schedule to prevent blockage during a storm. Check to make sure the gutter size is sufficient to handle the snow as it melts.

PIPES

According to AIG analytics, 42% of water damage is from frozen pipes and sprinkler pipes. When temperatures drop, walk the premises, inspecting pipes for exposure. Take steps to insulate them or heat them. Consider installation of leakage detection to protect sensitive or critical equipment.

SNOW ON ROOFS

Check for structural problems before a storm hits. Check for structural damage prior to allowing workers on snow and ice covered roofs. Remove the snow in increments, don't poke holes in the roof with low snowblower blades and shovels.

POWER SUPPLY

Anticipate loss of electrical power and other utilities. Consider emergency generators, alternative fuels, and similar contingency arrangements. Make sure your generator, if you have one, is serviced and ready if needed with a full tank of fuel.



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