

Winter storm preparation



Please route to:

- Owner
- General manager
- Sales manager
- Service manager
- Office manager

Extreme snow and freezing temperatures can present a variety of risks to dealership operations. Winter storm preparation demands a focus on people, property, and protection. Make sure your dealership is prepared to meet the challenges of the season.

The U.S. experienced nearly twice as many extreme snowstorms during the second half of the 20th century as in the first half¹. Dealerships now need to realize winter storm planning isn't just for those operating in states with traditionally colder seasonal conditions and/or heavy snowfall. Just one unexpected major winter storm can result in injuries, shut down facilities and equipment, and in a multitude of different ways adversely impact a dealership's operations.

As with other natural hazards, protecting your employees, your property, and your inventory from the wrath of Old Man Winter requires a thorough and regularly updated Emergency Response Plan (ERP). After setting your mitigation steps in motion, the next phase of an ERP is preparation.

Preparing your people

Extreme winter weather can put your employees, customers, and business partners at risk. Slip, trip, and fall accidents rise as walkways become icy and slippery. The National Safety Council reports that in 2020, winter weather caused the most fatalities of any weather event, topping deaths caused by tornadoes and flooding.² Make sure everyone on your team is ready for winter weather emergencies.

Employees

- Review National Weather Service alert terminology with staff.
- Set up a notification system so employees are aware of facility closures.
- Train employees who work outdoors about the signs and symptoms of cold weather exposure.
- Educate employees to stay home when sick.

Contractors

- Carefully review all contracts for snow removal for adequate levels of insurance.
- Verify that contracts for snow removal are established when action is to begin.
- Vendors, suppliers and customers
- Ensure anyone outside your dealership who comes to your facilities is given as much adequate warning as possible to weather-related conditions that may affect their visit. For vendors and suppliers, email and/or phone communications may be most efficient. For customers, notifications via on-site signage or website alerts may be required.

Preparing your property

Walkway safety

Ensure you have needed supplies and equipment to help keep sidewalks, parking lots and other walkways safe as surfaces become icy. As a winter storm can hit suddenly, it's important to have salt, sand, shovels, plows and other equipment ready well before you need to respond to the storm conditions.

Rooftop snow removal

Snowplows and snowblowers may do the job in clearing your sidewalks and parking areas, but heavy snowfall on rooftops creates risk exposures ranging from water damage to potential collapse, depending on the structure's age, building materials and upkeep. After you've gauged snow loads and other snow removal planning considerations as part of mitigation efforts, be sure you have proper tools and equipment for safe, rooftop snow removal. These may include:

- Fall protection anchor points
- Fall protection connectors
- Fall protection harnesses
- Equipment to mark drop zones where snow is dropped off the roof

- Plastic snow shovels (plastic, as opposed to metal, to help reduce potential damage to roof coverings)
- Plastic sleds and tubs to transport snow off the roof
- Cranes with hoppers (if it's not possible to dispose of snow off a roof edge)
- Of course, higher-end equipment like cranes can be expensive, so your preparation should also include establishing specific triggers for when to activate a safe snow removal plan, taking into account weather conditions, building stability and potential business impacts.
- Heating systems
- Air-handling units
- Verify dampers work and fans are controlled by thermostat for automatic shutdown in the event of freezing temperatures
- Fire alarm systems
- Check building low-temperature and sprinkler system air pressure supervisory devices in accordance with industry standards
- Non-freeze fire protection systems
- Check dry pipe system air sources, air pressure levels and low point drains, and check antifreeze system solution in accordance with industry standards.

Be ready for Arctic blasts

Extreme cold that comes on quickly can wreak havoc on a building's heating and insulation. Make sure you're ready for a sudden drop in temperature by:

- Conducting periodic cold weather inspections
- Safely increasing building heat to all areas as soon as forecasts indicate the oncoming cold
- Overriding energy-saving set-back thermostats or building management programs that otherwise may automatically reduce building temperatures during the cold wave
- If a property will be idle or mainly unoccupied for any length of time, ensure you have knowledgeable professionals ready to respond as needed when extreme cold is predicted.

Combatting freeze-ups

Freezing temperatures are a source of many property headaches, creating potential issues for water lines, plumbing and other water-based systems. Before sub-zero weather hits, make sure you have professional inspections and maintenance performed on:

- Building envelope
- Verify windows and doors are functional, weather-tight and in good repair.

- Insulating systems protecting water-filled pipe
- Verify coverings are intact
- Heat-trace systems protecting water-filled pipe

Vehicle preparation

Make sure to plan for exposure to company vehicles and drivers, be sure to:

- Review winter driving safety measures with each driver
- Verify that emergency supplies are provided in each vehicle
- Winterize each vehicle
- Maintain fuel levels above a half-tank during cold weather
- Even with the best preparation, your dealership may suffer losses or injuries related to winter weather, so you should review your company's current Property, Workers' Compensation and Accident and Health insurance coverages — along with all other relevant policies — and update them or procure new coverages as needed

Winter storm hazards are not to be underestimated, but with a carefully developed ERP, they don't need to be a source of great anxiety. Knowing you have done all you can to prepare for cold weather risks will let you enjoy the pleasures of the season instead of its pain points.

The guidance in this article was provided by the Zurich Resilience Solutions (ZRS) Risk Engineering team.

1. National Oceanic and Atmospheric Administration/National Centers for Environmental Information. "Climate Change and Extreme Snow in the U.S." Accessed 3 November 2021.
2. "Weather-Related Deaths and Injuries." National Safety Council. 2021.

The Zurich Services Corporation

Zurich Resilience Solutions | Risk Engineering

1299 Zurich Way, Schaumburg, IL 60196-1056

800 982-5964 www.zurichna.com

The information in this publication was compiled from sources believed to be reliable for informational purposes only. All sample policies and procedures herein should serve as a guideline, which you can use to create your own policies and procedures. We trust that you will customize these samples to reflect your own operations and believe that these samples may serve as a helpful platform for this endeavor. Any and all information contained herein is not intended to constitute advice (particularly not legal advice). Accordingly, persons requiring advice should consult independent advisors when developing programs and policies. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication and sample policies and procedures, including any information, methods or safety suggestions contained herein. We undertake no obligation to publicly update or revise any of this information, whether to reflect new information, future developments, events or circumstances or otherwise. Moreover, Zurich reminds you that this cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these policies and procedures ensure coverage under any insurance policy.

© 2023 Zurich American Insurance Company. All rights reserved.

A1-P0444200-A (01/23) P0444200