



Making Insurance Right.*

SNOW-MG! Preparing Your Business for Severe Winter Weather

Among the biggest weather events of 2015 were the recurring monster snowstorms that walloped the Northeast and wreaked havoc on travel throughout the U.S. during a 6-week period from late January to early March. Frequent snowfalls were accompanied by persistent cold temperatures that prevented melting. When it was all done, Boston received a record-breaking 100-plus inches of snow, and businesses throughout the region experienced roof collapses, frozen pipes, and the logistical challenge of getting employees to work when neither roads nor transit systems could keep pace with the snow.

While these "snowpocalypse" storms received the most attention, winter cold and storms pounded many parts of the U.S. during the past year; the lessons learned from these heavy storms can help businesses elsewhere prepare for and respond to snow, ice, and freezing temperatures in 2016 and beyond. With this goal in mind, IBHS offers the following guidance on severe winter weather and business protection.



PROTECT PROPERTY FROM WINTER WEATHER BEFORE THE SNOW FALLS

A mild winter in many parts of the Northeast turned ferocious on January 27, 2015, when 25-plus inches of snow fell in some parts of the region in what turned out to be only the first of several massive snowstorms. At that point, it was too late for businesses to put basic winter weather property protections in place. Rather than waiting for the snow to fall, businesses should begin preparing before the arrival of freezing temperatures, snow and ice that may damage property and interfere with daily operations.



Update emergency preparedness/response plans (learn more at DisasterSafety.org/ibhs/commercial-emergency-preparedness-and-response-planning).



Find out how strong the building's roof is and its capacity for snow load.



Inspect, clean, and repair gutters and downspouts to minimize the likelihood they will break away from the building or cause an ice dam.



Protect pipes against freezing and the possibility of rupture (including potable water supply, fire sprinkler systems and outdoor irrigation systems).

Further information can be obtained at DisasterSafety. org/ibhs-business-protection/commercial-winter-weather-guidance.

USE SOCIAL MEDIA TO COMMUNICATE BEFORE, DURING, AND AFTER A MAJOR STORM

The winter storms of 2015 launched a "blizzard" of social media, as people across the Northeast posted photos, videos, and personal anecdotes about the snow. While many of these posts helped inject humor into a difficult and sometimes dangerous weather event, they also helped strangers isolated by the storm come together and commiserate. At least as important, social media served as a way for emergency management officials to warn residents about approaching weather conditions (including how to prepare and what to do during and after a storm), and some businesses used it to stay connected with employees, customers and business partners. This allowed them to communicate quickly, widely and accurately—providing such information as the opening status of the business, whether employees needed to report to work, any delays in the provision of goods and services, and when updated operational information would be available. Importantly, while these same social media tools that employees use in their personal lives can be applied to post-disaster business communications at little or no cost, planning ahead is essential to finding the specific social media platforms that will work best. More information is available at DisasterSafety.org/ibhs/using-todays-technology-to-planfor-tomorrows-disaster.

TELECOMMUTING SHOULD BE PART OF EVERY WINTER WEATHER BUSINESS CONTINUITY PLAN

Due to the rapid and heavy snow accumulation last winter in the Northeast, a number of states and localities issued widespread travel bans. Even after the bans were lifted, many roads remained impassable, and Boston's public transit system was incapable of transporting its usual 1.2 million daily riders. For many employers, telecommuting became a vital option that allowed them to avoid a shutdown while keeping employees off of clogged or dangerous roads and stalled mass transit systems. However, for telework to be successful, employers need to plan ahead by identifying telecommuting strategies, documenting a telecommuting policy, putting in place an I/T structure to support the program, and testing the system prior to a blizzard or other emergency. Additional information about incorporating telecommuting into a business continuity plan can be obtained at DisasterSafety.org/ ibhs-business-protection/make-telecommuting-part-ofyour-business-continuity-plan.

KEEP THE POWER ON AND THE BUSINESS RUNNING WITH GENERATORS

Snow and ice have the potential to weigh down tree limbs and pull down power lines, causing widespread and long-lasting power outages. Although power outages associated with the winter storms of 2015 were not as severe as anticipated (due to the powdery light snow that fell in most areas), that is not always the case. In fact, one of the worst storms in this regard was the unprecedented 2011 Halloween nor'easter which hit when many trees were still in leaf, resulting in tree and branch collapses that caused an estimated 3.2 million commercial and residential power outages, some lasting long after the snow had been removed or melted. A commercial generator can help businesses minimize disruption when faced with such a situation, but only if one is purchased, installed, and maintained prior to the time of need. It is also critical to have effective generator safety practices in place to minimize risks to people and property, including fire, damage to electrical equipment, and, most tragically, carbon monoxide poisoning. It is also important to have contracts in place with reliable vendors to ensure delivery of generator fuel and other critical supplies. For more information about incorporating commercial generators into a business continuity plan, visit DisasterSafety.org/ibhs-business-protection/powerup-with-commercial-generators.



Heavy snow has the potential to pull down power lines, leaving your business in the dark. A commercial generator can help a business avoid a disruption during this time, but it must be maintained and safely operated to be effective.

SNOW REMOVAL IS ESSENTIAL TO KEEP A CLEAR PATH TO YOUR BUSINESS

After snowfall, it is important to clear parking lots, driveways and sidewalks to provide safe access for employees, customers and suppliers. In some jurisdictions, there are legal requirements for snow removal; but even if that is not the case, promptly removing snow and minimizing icy surfaces is important for reducing the likelihood of slips and falls, and shows customers you are open for business. Smaller snow amounts can be handled by maintenance staff (assuming the right snow removal equipment is on hand), but large accumulations generally require professional snow removal contractors. These crews are in heavy demand after a storm, so it is critical to have outside service contracts in place prior to the first snowfall of the season. When selecting a contractor, it is important to make sure the people who remove your snow/ice will show up as anticipated, do a thorough job, and work within previously negotiated price guidelines.



Make sure the contract covers all of your needs (e.g., parking lots, driveways, walkways, roofs).



Look for an established, licensed and bonded professional.



Check references.



Ask to see the contractor's certificates of insurance. Make sure coverage for liability and workers' compensation insurance is current.

Beyond the big headline blizzards, severe winter weather can occur in many parts of the U.S. from late fall until early spring. By the time these storms are broadcast by local forecasters, it may be too late to put in place the measures needed to remove heavy snow and ice, protect roof systems and water pipes, and keep employees and operations productive. With advance planning, businesses can minimize "snowpocalypse" disruption as they wait for warmer weather to arrive.



It's important to provide safe and easy access to your business for both customers and employees.

GET PREPARED WITH OFB-EZ®



To help businesses prepare for winter weather, IBHS has developed OFB-EZ® (Open for Business-EZ), a free, easy-to-use siness continuity

business continuity
planning toolkit designed
to help small businesses

successfully prepare for and recover from any type of business disruption, including severe weather events. OFB-EZ gives business owners the tools to better understand the risks they face and make a plan for how to resume operations, contact key suppliers, vendors and employees, and access data and other resources if disaster strikes. OFB-EZ is available at no charge in Adobe Acrobat (pdf) and Microsoft Word formats on IBHS' website at DisasterSafety.org/open-for-business. Additional disaster preparedness resources for businesses and consumers are available at DisasterSafety.org/ibhs-business-protection.