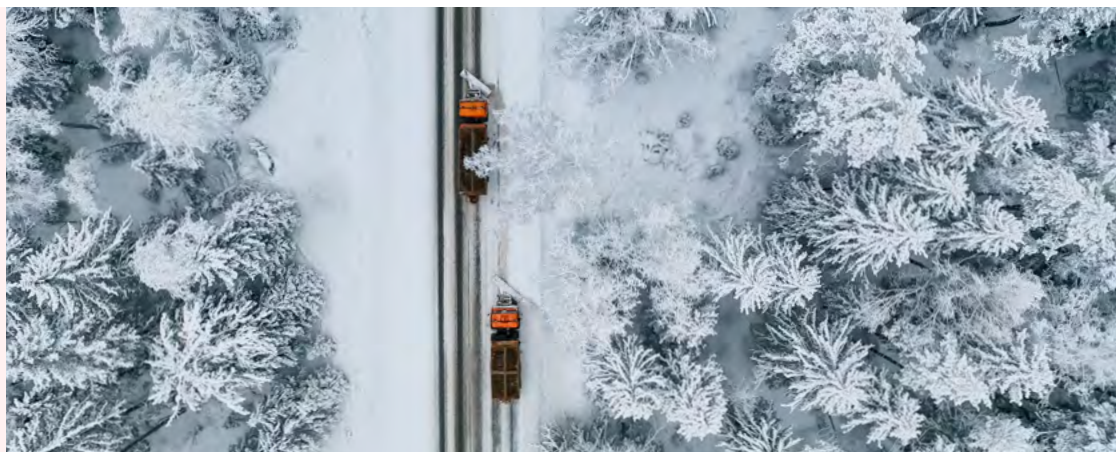


Risk A/T[®] Work



Risk A/T[®] Work is a forum dedicated to sharing safety and loss control tips with our brokers and insureds. **Risk A/T[®]** is our proprietary risk management approach promoting informed risk analysis based on two behavioral factors — **Aptitude** and **Tolerance**.

Old Man Winter is coming, are you ready?

Jason Winslow, VP, Senior Property Account Engineer, Sampo, jwinslow@sampo-intl.com

Remember the Four P's and the D

The first snowfall of the year is something many people think of fondly. However, the reality is that winter weather forces us all to face additional risk management challenges. As you prepare to put on the heavy coats and gloves, take a moment to review the four P's and a D in your workplace: **Property, People, Policies Prevention and Driving**. A few minutes of preparation now will allow you to chase snowflakes later, instead of fixing frozen pipes.

PROPERTY

Frost and freeze prevention keeps the water inside of pipes flowing and fire protection systems active. Before the winter weather hits, take these following precautionary steps:

- Winterize water systems and ensure exposed plumbing are properly drained
- Inspect roofs to confirm drains and gutters are clean and free flowing
- Check building heating systems to ensure all areas with plumbing will remain above 40° F (4° C)
- Confirm dry pipe sprinkler system control valves and piping are in a heated enclosure
- Always maintain clear access to fire hydrants, sprinkler system rooms and life safety equipment building and equipment is operating safely and efficiently.

PEOPLE

Don't allow snow and ice to create injuries and accidents. Be aware of blocked doors, iced sidewalks, frostbite and strained muscles.

- Ensure all fire exits are kept clear, especially during snow and ice events
- Provide insulated hats, hand wear, coats and cold weather PPE to workers exposed to cold weather
- Are employees aware of emergency evacuation procedures? Are snow, ice and cold weather conditions adequately addressed in these areas?
- If snow removal is performed by employees, are shovels ergonomically designed?
- Are employees instructed to use extra caution and report any snow and ice conditions during a winter weather event?

POLICIES

Before the first winter storm is the best time to review policies for winter weather.

- Have snow removal contracts been adequately reviewed to optimize risk transfer opportunities?
- Is contact information readily available for heating, plumbing, snow removal, sprinkler system, alarm and other contractors that may be needed during the winter months?
- Is life safety equipment such as generators, fire pumps, sprinkler systems and other key equipment inspected and operating properly?
- Are winter weather-related policies clearly posted or available to employees and tenants?
- Is your water intrusion plan current, centrally located and shared with key employees to minimize water damage in the event of a pipe burst, roof leak, flood or other water related accidents?





PREVENTION

Winter brings ice, snow and water on walking surfaces. To minimize the risk of slip, trips and falls, take the following steps:

- Provide adequate floor mat coverage at main entrances and wet floor signs when necessary
- Ensure main entrance and parking areas are well lit
- Ensure adequate supplies of ice melt, shovels and proper operating condition of snow removal equipment
- Inspect parking lot and sidewalk areas frequently during and after snow and ice events and address any unsafe conditions

DRIVING

The best winter weather driving tip is to stay off the roads unless necessary.

- Develop safe winter driving policies and training materials and provide them to your employees
- Avoid driving until snow and ice have been cleared from roadways
- Install winter tires
- Have a mechanic inspect your vehicle to ensure it is in good operating condition and prepared for winter weather

We're here to help

If you have questions about how winter weather may impact your safety and risk management practices, please contact your Sompo Risk Control Specialist or reach out at +1 877 667 5733 or RiskControlQuestions@sompo-intl.com for guidance on safeguarding your property and people with confidence.

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