

Risk A/T® Work

“An ounce of prevention is worth a pound of cure.” Benjamin Franklin 1736



We are pleased to introduce the next edition of **Risk A/T® Work**, a forum dedicated to sharing safety and loss control tips with our brokers and insureds.

Risk A/T® is our proprietary risk management approach which promotes informed risk analysis based on two behavioral factors — **Aptitude** and **Tolerance**.

ABOUT US

Sompo International Insurance works through a global distribution network of retail and wholesale brokers and MGUs to provide high-quality and responsive services to a broad range of clients from large multinationals to small businesses. We offer diverse specialty capabilities across a broad range of products and industry verticals.

If you would like to subscribe to **Risk A/T® Work**, please contact Victor Sordillo at vsordillo@sompo-intl.com

Disclaimer: The recommendations and contents of this material are provided for information purposes only. It is offered only as a resource that may be used together with your professional insurance advisor in maintaining a loss control program. Sompo International assumes no liability by reason of the information within this material.

To learn more, visit us at:
www.sompo-intl.com

Old Man Winter is coming, are you ready? Remember the Four P's and the D

Jason Winslow, VP, Regional Risk Control Leader and Glen O'Connor, SVP, Risk Control Director of Technical Services, Sompo Global Risk Solutions

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

- ✓ 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

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 as required?
- ✓ 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: Slip, Trips and Falls: Winter brings ice, snow and water on walking surfaces.

- ✓ 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

If you have questions about how winter weather may impact your safety and risk management practices, please reach out to a Sompo International Risk Control Specialist at GRSRiskControlQuestions@sompo-intl.com.