

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 — **A**ptitude and **T**olerance.

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

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Are You Ready for When the Freeze Comes?

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In today's changing climate, unusual weather conditions can happen anywhere. Many utility systems, specifically those in the southern regions of the U.S., are not designed for extreme cold exposures. Even sites and facilities that operate in expected cold climates require extra precautions and planning to reduce freeze-up exposures of utility and fire protection systems during extreme cold weather events.

Tips to Consider:

Establish a cold weather plan at your facility to address precautions to be taken before, during and after the on-set of freezing temperatures. Your cold weather plan should have designated personnel/positions and associated responsibilities that need to be implemented in preparation of and/or during extreme winter weather conditions. The plan should also designate an employee to be responsible for monitoring extreme weather conditions and championing the execution of cold weather program elements.

Checklists developed specifically for each operation, department, location, etc., can be very useful in the successful implementation of cold weather program elements and may include items and precautions such as:

- Make sure all areas of the facility are designed to maintain a minimum of 40°F with an emphasis on building areas, utility service rooms, water pipe chases, stairwells, elevator shafts, fire sprinkler & pump rooms, loading docks, and building entrance vestibules.
- Locate thermometers in hard-to-heat areas and monitor on a routine and prescribed basis.
- Consider solutions that integrate the Internet of Things and safety systems. For example, adding smart devices, such as temperature sensors, in key rooms and spaces that are connected to the central station monitored fire alarm system. Upon activation of a temperature sensor, a supervisory alert signal is transmitted to on-site and remote personnel.
- Document where key control valves are located and develop a self-inspection program to ensure valve reliability in case of freeze/water intrusion events.
- Ensure the building envelope is in good condition and close unprotected openings and penetrations, especially doors, windows, and air vents.
- Check all heating equipment and fill fuel tanks if boiler units are supplied by fuel oil, or other means such as propane, etc.
- Be sure to provide adequate heat arrangements to concealed spaces such as above suspended ceilings and crawl spaces that may contain pipes running thru them.
- For dry-pipe type sprinkler systems, drain all low-point drains.
- Maintain additional emergency heating equipment on site and provide heating equipment in areas prone to freezing or with insufficient heating arrangements. The units should be programmed to automatically operate at a temperature of 40°F.
- Make sure heating and water circulation units for fire protection water supply tanks are operating properly.
- For building equipment that may be idle, drain water lines or provide an appropriate freeze protection method, such as an approved antifreeze solution, to piping and reservoirs subject to freezing, when possible.



- Provide a UL listed heat tracing system and/or insulation on exposed piping subject to freezing that cannot be drained, such as exterior backflow preventers. Connect heat tracing systems to the fire alarm system for monitoring to ensure system reliability.
- Open faucets in sinks or other drained basins to allow a slow stream or dripping faucet as water moving in pipes is less likely to freeze.
- Complete daily check forms of all building and equipment areas to ensure proper heat is being provided and that the building and equipment is operating safely and efficiently.
- Maintain hard copies or digital records of the check forms on-site.

Through the implementation of proactive precautions and measures, you can help prevent and/or limit damages and unscheduled business interruption to operations associated with extreme cold conditions.

Sompo International Risk Control professionals are available to assist our clients with their risk management programs. If you need us, please contact your Sompo GRS Risk Control Specialist or email us at GRSRiskControlQuestions@sompo-intl.com.