



RISK CONTROL WINTER GUIDE

Everything you need to protect your business in the winter.



AUTO

HOME

LIFE

BUSINESS





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OUR RISK CONTROL VISITS AFFECT NEITHER YOUR RISK CONTROL RESPONSIBILITIES NOR THE SCOPE OF YOUR INSURANCE COVERAGE.

The scope of your coverage is determined solely by the provisions of our policy. Our recommendations may not address every possible risk control potential, code violation or exception to good practice.

**QUESTIONS?
EMAIL RISKCONTROL
@GRANGEINSURANCE.COM**



ELECTRIC SPACE HEATERS

IS MY BUSINESS AT RISK?

According to the National Fire Protection Association (NFPA), space heaters account for 40% of home heating fires and 80% of home heating deaths. Proper use of electric space heaters can reduce the likelihood of property damage and injury.

How to decrease hazard risks:

- Follow all manufacturer's instructions and guidelines.
- Place the space heater at least six feet away from combustible materials.
- Keep a fire extinguisher near each space heater.
- Place the space heater on the floor or at a location with secure footing.
- Perform a pre-operational inspection of the space heater. Check for damage on its parts, knobs, coils and legs. If any damage is detected, take the space heater out of service immediately and have it repaired by a professional.
- Ensure that the space heater is plugged into properly grounded outlets. Avoid extension cords.
- Unplug space heaters at the end of each day and make sure the unit has cooled before exiting the room or jobsite.
- Only use a space heater as a temporary (not permanent) heat source.



HOLIDAY LIGHTS

IS MY BUSINESS AT RISK?

While holiday lights help create a festive atmosphere and add to the fun and cheer of the winter season, safety should always be top of mind when decorating.

Holiday lights and other decorative lighting with line voltage are involved in an estimated average of 160 structure fires each year, causing injuries, deaths and \$9 million in direct property damage (National Fire Protection Association.) If you enjoy decorating, there are ways to do it safely.

How to decrease hazard risks:

- Be sure all electrical decorations and extension cords being used outside are UL-Listed for exterior use.
- Outdoor décor and cords need to be weather resistant.
- Always follow all manufacturer's instructions and guidelines to ensure safety.
- Inspect all strands and lines for fraying, cracking, broken sockets or any other damage. If in doubt as to whether decorations are safe to use, it's better to discard them.
- Don't overload outlets with too many decorations, and avoid plugging extension cords into power strips.
- Check to see that all outdoor decorations are plugged into ground fault circuit interrupter (GFCI) outlets before use.
- Keep all lights and cords out of standing water.
- Don't use outdoor lights indoors – they're too hot for interior use. LED lights offer the coolest bulbs and greatest energy efficiency.
- Use only light clips or hangers that do not require nails or staples that can cut through the wire insulation creating a fire hazard.
- Avoid "pinching" cords in doors, windows or under heavy furniture.
- Replace burned-out bulbs promptly, as empty sockets can cause the entire string to overheat. Always ensure decorations are unplugged before attempting to change bulbs.
- Take exterior lights down within 90 days to minimize damage from weather and critters who can chew on them.
- Store lights safely, as tangled strands can lead to damaged cords and broken sockets.





ICE DAMS

IS MY BUSINESS AT RISK?

As snow accumulates on the roof, it melts over the warmer portion of the attic. This is caused by warm air escaping the attic space due to insufficient insulation. As the snow melts and turns to water, it runs down the roof toward the gutter. When it encounters the cold edge of the roof, it refreezes with snow and ice building up along the edge, causing a dam.

Ice dams can be dangerous to your building. The collected water and ice will begin to back up underneath shingles or roof covering and will soak the roof sheathing and begin leaking into the attic space.

How to decrease hazard risks:

- Ensure the attic floor is well insulated, preventing heat transfer into the attic.
- Verify that the attic is well ventilated, letting the cold air circulate throughout the space so the rooftop stays one temperature.
- Have ice guard shingle underlayment professionally installed.



PREPARING FOR WINTER: EXTERIOR PROPERTY

IS MY BUSINESS AT RISK?

Proper preparation of your property will prevent future issues that can often be a result of the cold winter months. Winter months mean an increase in slips, trips and falls due to ice and snow buildup. There can also be an increased potential for property damage due to frozen pipes, ice buildup in gutters, fire from furnaces, and roof damage.

How to decrease hazard risks:

Exterior Property

- Protect exterior water lines exposed to cold weather with insulation. Consider using a pipe sleeve or Underwriters Laboratories (UL)-labeled heat tape.
- Any outdoor hoses should be disconnected, drained and stored inside.
- Ensure that tree limbs or branches are cut back to prevent any damage.
- Have plans in place for snow and ice removal from the exterior areas. Ensure that you are prepared with shovels and salt. Employees responsible for snow or ice removal should be properly trained and provided with the proper personal protective equipment (PPE.)

Roof

- Inspect your roof periodically before and after the winter months arrive. Have a qualified roofing contractor inspect the roof and provide required maintenance. If you have a flat or slanted roof, ensure that all edges and seams are prepared to prevent drifts.
- Have a plan for snow and ice removal.
- Check that flashing is properly secured and any seams around vents are sealed.

Gutters

- Ensure all gutters are cleaned thoroughly by removing buildup and unclogging drains.
- Run tests through gutters to check and see if water is being backed up.
- Check the outflow areas from the downspouts to keep water away from buildings.
- Check that flashing is properly secured and any seams around vents are sealed.



PREPARING FOR WINTER: INTERIOR PROPERTY

IS MY BUSINESS AT RISK?

How to decrease hazard risks:

Heating System

- Have a qualified, insured HVAC contractor inspect and maintain your furnace prior to the heating season.
- Limit and control use of space heaters.
- Monitor fuel tank levels.
- Keep heat set at no lower than 55°F.

Water/Piping System

- Ensure interior piping is protected from freezing. Common ways to prevent freezing include properly insulating throughout the building and attic and maintaining a temperature no lower than 55°F.
- Never use an open flame to thaw pipes.
- Let faucets drip in extreme cold. When water will not be used for several hours, allow indoor faucets to drip lukewarm water. About one drop per second is usually sufficient.
- Make sure that any cracks and holes in your building's exterior are sealed.

Fire Prevention

- Do not allow employees to smoke in the building.
- Test all alarms prior to the winter season, including fire, smoke and carbon monoxide detectors.



SAFE WINTER DRIVING

IS MY BUSINESS AT RISK?

Snow and ice make driving dangerous. Although the best way to stay safe is to not travel during inclement weather, it's not always possible to stay off the roads in these conditions. Before winter begins, familiarize yourself with some safety tips for driving in snow and ice.

How to decrease hazard risks:

- Reduce your speed.
- Gently tap on the brake until you slow enough to stop. Do not press hard on the brake.
- Do not use your cruise control.
- Should you start to slide, turn into the slide rather than correcting the turn. Turn your wheels in the direction that the rear of the car is sliding.
- Steep hills, bridges and other areas that are not well traveled or treated with salt or brine should be avoided when possible.
- Remember to always keep your eyes on the road in the direction you are moving.





SNOW REMOVAL

IS MY BUSINESS AT RISK?

Winter months bring about a variety of challenges, one of which is snow removal. To protect workers and visitors to your business, you must remove snow so that no one slips or falls.

What may be less obvious is that removing snow yourself can lead to injuries. One full shovel of wet snow can weigh up to 25 pounds. Add to that the frigid temperatures, and you have a situation that can be dangerous—or deadly—for those who may be older or out of shape. Strenuous shoveling in the cold for as little as 10 minutes can strain the heart, resulting in an elevated risk of heart attacks.

While a snow blower can be an alternative to shoveling, it brings its own set of risks. Injuries can be catastrophic. Damage to fingers, hands or tendons can result from improper use.

How to decrease hazard risks:

Personal safety

- Instead of lifting a snow-filled shovel, try pushing snow off sidewalks, driveways and walkways to take the strain off your back.
- When you do need to lift a shovel of snow, face the direction you're lifting and avoid twisting.
- Take a break from shoveling if you begin to feel sore or fatigued.
- Use a spray lubricant to keep snow from sticking to the shovel and make the load lighter to lift.
- Wear boots with non-slip treads and multiple layers of clothing that can be removed if you get too hot.



WINTER WEATHER DRIVING PREPAREDNESS

IS MY BUSINESS AT RISK?

Colder weather presents different challenges for driving and maintaining your vehicle. Before winter begins, make sure your vehicle has had proper maintenance and is prepared for temperature changes.

How to decrease hazard risks:

- **Coolant:** Ensure coolant is rated for temperatures in your area and is properly mixed.
- **Battery:** Make sure your battery has enough Cold Crank Amps to start your vehicle in colder weather. Ensure connections are clean and tight. Test voltages to make sure the battery has enough power.
- **Belts and Hoses:** Check the condition of belts and hoses for cracking or leaks.
- **Windshield Wiper Fluid:** Make sure the fluid is kept topped off and rated for the colder temperatures during the winter.
- **Tires:** Tire pressure should meet manufacturer guidelines. Pressure will fluctuate between hot and cold temperatures. Tread depth should be less than 2/32".
- **Supplies:** Make sure your vehicle has supplies for winter weather and in case you are stuck on the road, including:
 - Blankets
 - Water
 - Ice Scraper
 - Kitty Litter
 - Jumper Cables
 - Flash Light
 - Cell Phone Charger
 - Snacks



WORKING IN COLD WEATHER

IS MY BUSINESS AT RISK?

Working in cold weather can pose many challenges. Hazards range from accidents caused by slipping or sliding to frostbite and hypothermia.

Factors to take into consideration include the level of activity and duration of exposure, as well as environmental factors such as temperature, wind velocity and precipitation. The most dangerous and rapid heat loss happens when wind chill is a factor or when clothing gets wet, as the body loses 25 to 30 times more heat when in contact with cold, wet objects.

How to decrease hazard risks:

- Take extra care when driving or walking on slippery roads, driveways, parking lots and sidewalks. When walking, move slowly and use handrails when available. Wear shoes or boots with slip-resistant treads.
- To avoid hypothermia, wear multiple layers of clothing that can be removed if you get too hot. Wear an inner layer that can absorb moisture and an outer layer that's waterproof, windproof and durable.
- Properly insulated headgear should also be worn as up to half the body's heat can be lost through the head.
- Protect feet and toes by wearing two layers of socks and a pair of well-fitted, waterproof boots that come above the ankle.
- Wear a pair of gloves under a pair of mittens to help keep fingers warm. When extra dexterity is needed, remove the mittens.
- Stay dry. Wet clothing should be removed as quickly as possible as it can cause accelerated heat loss and impair movement.
- Stay hydrated by drinking plenty of water. When you see vapors as you breathe out, water is leaving your body.
- Avoid alcohol and cigarettes. Alcohol increases the rate at which your body cools, while smoking decreases circulation.
- Plan outdoor tasks for the warmest part of the day to conserve heat and energy.
- Take short breaks frequently in a warm, dry location if you must be outside for an extended period.
- Work with a coworker so that you can monitor each other for signs of hypothermia.



Protecting your world

Through its network of independent agents, Grange Insurance offers auto, home and business insurance protection as well as life insurance offered by Grange Life Insurance and Kansas City Life Insurance. Established in 1935, the Grange Insurance Company serves policyholders in Georgia, Illinois, Indiana, Kentucky, Michigan, Ohio, Pennsylvania, South Carolina, Tennessee and Virginia. Grange is rated "A" (Excellent) by A.M. Best. For a complete listing of Grange's insurance products and availability, visit grangeinsurance.com.

Peace of mind and protection during life's unexpected events.

(800) 422-0550 • grangeinsurance.com

Grange Corporate Headquarters: 671 S. High Street, Columbus, OH 43206

