



Seasonal Alert!

WINTER PERILS

(Snowstorm, Ice Storm, Extreme Cold Weather)



With colder weather come unique concerns for potential property damage.

Winter weather can cause major property losses from not only storm activity, but also the impairment of normal public services and other necessary operations. Drifting snow can adversely affect the structural integrity of buildings if permitted to accumulate. Ice storms are also common to the entire state of Maryland. Collapse of structures is the most common

problem with accumulation of ice and snow load; frozen and burst plumbing and the resulting water damage account for the greatest number of claims when severe cold temperatures occur.

Pre-Event Actions

Buildings should not only be designed to withstand normally anticipated snow/ice loads, but also loads that could very well exceed general historical levels. This would also apply to building modifications such as additions or add-ons, which may create parapet walls or roof elevation changes where snow/ice loads and the action of drifting snow were not considered in the design.

Emergency power equipment should be available to provide backup utility services, operate pumps, and maintain fire protection systems; U.L. approved portable heating devices can be used to keep water lines from freezing and to maintain space heating needs in critical areas.

Building Insulation should be adequate for the cold weather. Heating systems should be properly designed and of adequate size and serviced annually to make sure of their reliability in the event of extremely cold weather. If the structure is one that is used seasonally and is not used during the winter months make sure that it is properly winterized, plumbing drained, and other systems decommissioned for the cold weather.

Materials such as posts, lumber, plywood, plastic sheets, and tarpaulins should be available to make temporary structural bracing and emergency repairs. Tree branches that overhang power lines should be trimmed and removed.

Personnel should be trained and assigned to handle emergency operations including the placement of temporary structural supports, removing snow/ice accumulations, and operating emergency equipment.

Post-Event Actions

Salvage and clean-up operations should be started and building protection should be restored to full and proper operation.

Damaged areas should be isolated and temporary repairs completed. Cover any building opening caused by the storm event to minimize further damage from weather. Emergency repairs should be implemented as soon as possible.

The following table shows how to best minimize damages:

Techniques to Avoid Cold Weather Property Damage	If Cold Weather Property Damage Does Occur
<ul style="list-style-type: none"> • Buildings should be inspected to insure their structural soundness. • Heating systems should be serviced and operating properly. • Seasonal structures should be properly winterized. • Emergency equipment should be ready to provide backup utility services. • Over hanging tree limbs should be removed. • Personnel should be trained and assigned in case of a winter emergency. 	<ul style="list-style-type: none"> • Emergency repairs should be implemented as soon as possible. • Cover any opening caused by storm damage. • Use temporary heat as needed to avoid additional freezing damage. • Report the event as soon as possible to LGIT. • Make note of important information for your insurer.