

RISK INSIGHTS

END OF DAY INSPECTION TIPS

Taking the time to conduct a thorough walk-through of your business before closing increases your chances that it will be safe and secure when you return. It's vital that all staff are made aware of the importance of checking for potential fire and security hazards prior to leaving it unattended.

Fire prevention tips

- Is all equipment off?
- Are all flammables stored properly?
- Are combustibles stored away from heating appliances?
- Cease all hot work at least 60 minutes prior to closing, and maintain a fire watch for at least 60 minutes.
- Have oily rags and other materials that may spontaneously combust been stored correctly?
- Is temporary heating equipment unplugged or shut off?

Crime prevention tips

- Are the interior lights in the sales area on?
- Are the exterior lights operational?
- Have all doors and windows been locked and padlocks secured on all bay doors?
- Has a walk-through of the building been done to ensure that no one is left inside?
- Has the security system been activated?
- Is all equipment, customer property, and stock secure?
- Are all cash and valuables secure?

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DAMAGE PREVENTION FOR LONG-TERM CLOSURES

Should your business be unattended for an extended period of time, consider these best practices.

Risk mitigation tips for buildings

Maintaining a minimum temperature inside a building ensures that it's a pleasant environment for occupants. This temperature also makes it possible to preserve the building itself, its contents, and its facilities. If an extended closure of the building is planned, certain precautions must be taken.

Water network maintenance

- Turn off the water at the main inlet valve and drain the entire system. The valve must have a heating source to avoid water freezing upstream. To empty the system, it's necessary to turn on a tap at the end of the plumbing network. This valve must be turned off when the network is reactivated. We suggest leaving a note at the valve as a reminder.
- To keep the water network in operation, a minimum temperature of 18 °C is necessary. Below that temperature, it's recommended the ambient humidity level be less than 40%, as high humidity could cause condensation and mold.
- Even if a minimum temperature is maintained, turning off the water inlet will still be the best practice for prolonged closure of the building.
- Keeping the room temperature too low (a few degrees above 0 °C) could be damaging if the heating system were to fail when the building is unattended.
- If the building will be unattended for longer periods of time, it's possible to pour antifreeze into the plumbing system.

Temperature control

- For buildings with sprinkler systems, it's recommended to keep the heating at a minimum of 18 °C. For buildings with drypipe sprinkler systems, only the sprinkler room (where the main valve is located) is required to be heated.
- When a building's temperature is too low, harmful effects include breakage in the finish of the walls and contraction of internal materials.

Routine checks and maintenance

- Visiting the building daily or every other day is advised to ensure that everything is in working order.
- Remove all perishable items in fridges and cupboards, as these items may spoil and attract pests

Risk mitigation tips for data, employees, and suppliers

- Ensure all business data has been backed up prior to closing the premises.
- Ensure employees have been contacted about the prolonged closure and instruct them not to return until further notice.
- Ensure all suppliers and customers have been made aware of the prolonged closure and deliveries and pickups have been cancelled.
- Remove important documents from the facility and keep them on hand. If possible, instruct staff to bring laptops home.

WINTER PREMISES DAMAGE PREVENTION TIPS

During the cold, winter months, it's your responsibility to protect the safety of those who step foot on your premises, and to mitigate property damages from harsh weather conditions.

Establish a *winter maintenance program* for your organization, including documentation that employees can readily access and use, such as a *snow removal log* and a *slip-and-fall incident report*. An effective winter maintenance program serves as evidence in defending claims resulting from incidents.

Snow and ice removal

During snowfall and freezing temperatures, surfaces become icy and slippery. To prevent slip-and-fall injuries, ensure snow and ice are being removed from your property's driving and walking routes, such as parking lots, emergency exits, stairs, walkways and sidewalks.

Whether you've tasked employees to perform snow removal, or hired a contractor to maintain your property, implement these tips:

Employees performing winter maintenance

- Training and communication** - Clearly define and train employees on the required tasks, and confirm whether they are comfortable performing these duties. Explain which areas are to be maintained, how often they are to be maintained, and what equipment and materials are required.

- Schedule snow clearance** - Create a schedule and assign shifts so that snow and ice are cleared prior to the arrival of other staff and visitors.
- Documentation** - Employees are to document all work performed on a *snow removal log* as part of your winter maintenance program. In the event of a slip-and-fall incident, the complainant or witness is required to complete a *slip-and-fall incident report*, detailing the injured party's contact information, date and time the incident occurred, date and time the form was completed, signatures of complainant/witness and manager, and other relevant details about the incident. Take dated photos of the conditions at the scene of the incident, as well as the footwear the injured party was wearing. Keep copies of the report on site.

Hiring a contractor

- Reputable contractor** - Research and vet experienced and reliable organizations to perform tasks. List your criteria and interview a few options before hiring the best fit for your needs.
- Certificate of insurance** - Procure a certificate of insurance from the contractor. To confirm the contractor's insurance has adequate legal liability, ask your broker to review the contractor's coverage and other information with you.
- Signed contract** - Make sure you and the contractor sign a written contract/service agreement, which outlines the work to be performed, how often, as well as each party's roles and responsibilities. In addition, include the length of time you'll be serviced by the contractor. For example, the entire winter season. In addition, the contract should define the contractor's obligation to use certain products, such as salt to melt snow and ice, and specify under what conditions and which areas these products are to be applied. Ask a lawyer to review the contract to ensure it contains relevant information. Ideally, the signed contract should be completed before winter begins.

Snow removal is especially important for emergency services to access your property. Both their driving route and walking path are to be kept in good condition. For firefighters specifically, ensure private hydrants and fire department connections are unobstructed from any obstacle, including snow and ice, within a radius of at least 1.5 metres (5 feet). This allows firefighters to hook up their equipment quickly.

Your natural gas inlet should also be in safe and working condition by ensuring it is unobstructed within a radius of 1 metre (3 feet) from bushes, plants, snow, ice, and other materials.

Roof maintenance

This section discusses snow removal specific to roofs, whether performed by employees or contractors. We also discuss other ways to maintain your roof during winter.

Although roofs are built to withstand weather conditions, don't allow an excessive amount of snow or ice to accumulate. The heavy weight of snow and ice can cause extreme damage to the roof and the building structure overall. The creation of ice dams can prevent drainage of the roof covering which increases the risk of water infiltration.

- If employees aren't properly certified on snow removals at heights, hire a qualified contractor, specifically a **qualified snow and ice removal professional**. See section *Hiring a contractor above*.
- Note the location of **electrical installations** on the roof and use care when removing snow from these areas to avoid a fire or electrical malfunctions.
- Establish a **safety perimeter** underneath the roof to ensure snow and ice don't fall on those walking near the building.
- Remove snow and ice from the roof when its **thickness exceeds 20 centimetres (8 inches)**.
- Avoid sharp tools** like axes or picks to break up ice. Instead, use rubber mallets. For snow removal, use wood or plastic shovels as metal may cause damage to the roof components.
- Determine if **de-icing salt** is compatible with your roofing materials as salt accelerates corrosion on metal components.

Building maintenance

During winter, check for common signs of trouble around your property:

- Cracks on interior or exterior walls
- Warping of interior or exterior finishes
- Doors jamming or rubbing against frames
- Conspicuous creaking noises
- Buckling ceiling
- Any other visible physical damage


If several signs are present, evacuate your building as soon as possible. Consult a structural engineer to verify whether the roof and overall building structure is under mechanical stress due to snow loads. Ensure you have a **business continuity plan** in place, such as delivering ongoing communication to staff, and making it possible for employees to perform their tasks at another safe location.

Thawing frozen pipes

Freezing temperatures can cause water pipes to freeze, expand, and burst, which results in extensive property damage. Pipes freeze when warm air cannot reach them.

- Hire a competent **plumbing contractor** to safely thaw the frozen sections of a pipe and to inspect for any damage. See section *Hiring a contractor above*. If frozen piping is limited to a small area and you are qualified and comfortable in thawing frozen pipes yourself, follow the safety precautions below.
- Keep a multi-purpose **fire extinguisher** with a minimum rating of 3A 10BC nearby at all times.
- Survey the area around the frozen pipe and **remove combustible materials**. If combustible materials cannot be removed, use thermal barriers, such as a ceramic flame guard or a heat shield, to protect it.
- Never use a torch** to melt ice on a frozen pipe. This is extremely hazardous as the open flame can ignite nearby combustibles and wood framing.
- Apply **slow, even heat** to thaw frozen pipes using one of the following: hair dryer, heat lamp, heating cable, electric pipe thawing machine, or a hot wet towel wrapped around the pipes.

For more information on making your business safer, contact our Risk Services team at **1.833.692.4111** or visit us at www.northbridgeinsurance.ca.



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