

A Property Owners Guide to best defense practices against common risks.

# 7 Tips for Property Owners this Winter

Prepare your property for the winter wonderland! As snowflakes begin to fall and temperatures drop, it's time to gear up and ensure your property remains safe and secure during the chilly season. We've put together a checklist tailored to safeguard your property against the icy grip of winter.

# 1. Plan for colder temps

Seal gaps around windows, doors, and other openings.

Check the furnace or heating system to make sure it is in good condition. A simple inspection and cleaning may help keep heating systems running smoothly through the winter season and reduce the chance of it failing during the cold months which could lead to freezing pipes and equipment malfunctions. Temperatures should be set to no lower than 55 degrees Fahrenheit while away.

Maintain an emergency kit with essentials like salt/sand, shovels, wet floor signs/etc. and easy access to contacts for plumbers, electricians, and snow removal services.

## 2. Reduce Slip & Fall Situations

Outdoor: Areas in which visitors or customers frequently walk need to be adequately cleared and salted/sanded as needed to allow for safe travel (parking lots, walkways, stairs, entrances, and all pathways frequently used.)

Indoor: For indoor areas, utilize rugs, and mats to help prevent slippery areas. Mark areas that may be slippery with signs. Regularly mop and dry common areas.

**Did You Know?** Slip-and-fall accidents account for over 1 million emergency room visits annually in the United States. (Source: National Floor Safety Institute)

#### 3. Tenant Communication

Educate & Remind tenants about cold weather precautions, such as leaving taps slightly open and being mindful of heating use, especially if they plan to be away for an extended period, or all other items that will help your tenants and your property stay safe during the cold season.

#### 4. Prevent Ice Dams

Ice dams form when accumulated snow on the roof melts and refreezes near the eaves, creating a barrier that prevents proper drainage. This can lead to water seepage under the shingles, causing interior damage.

To aid in prevention, ensure adequate insulation and ventilation in the attic to maintain a uniform roof temperature. Additionally, clearing snow from the roof using a roof rake or hiring professionals can minimize snow buildup, reducing the likelihood of ice dams forming.

Clogged gutters can also lead to ice dams, causing water backup and potentially damaging the roof, siding, and interior walls.

To prevent this, regularly clean gutters of leaves, debris, and ice buildup. Ensure downspouts are free from blockages to allow proper drainage. Installing gutter guards or screens can also minimize debris accumulation and simplify maintenance. Properly functioning gutters will redirect melting snow and ice away from the property

**Did You Know?** Ice dams cause an estimated \$1 billion in property damage each year. (Source: Insurance Information Institute)

# 5. Create a Snow Removal Plan

Keep sidewalks and stairs promptly shoveled and salted to prevent slips and falls. Consider contracting snow clearing services for consistency and safety.

Snow removal plans should also include a monitoring system to alert you when action needs to be taken, who will be doing the work of clearing community areas (parking, walkways, etc.), and key areas to watch (roof, drifting snow areas, etc.)

**Be Prepared!** Snow removal services can cost between \$25 to \$75 per hour, depending on the region and the extent of snowfall. (Source: HomeAdvisor)

# 6. Fire Safety

A common cause of fires in residential properties involves heating equipment.

Ensure that all heating systems, including furnaces, space heaters, and fireplaces, undergo regular maintenance and inspections.

It's crucial to clear any debris or flammable materials from around heating units and keep a minimum distance of three feet between them and any combustible items.

Equally important is to test smoke detectors and carbon monoxide alarms regularly to ensure they're in optimal working condition.

Additionally, educate tenants or residents on fire safety protocols, including evacuation plans and the importance of immediate reporting of potential fire hazards.

**Did You Know?** There's a 15% increase in home fires during the holiday season compared to the rest of the year. (Source: National Fire Protection Association)

# 7. Mark & Clear Your Property

Mark the locations of fire hydrants, curbs, drains, speed bumps and other features that may be obscured by snowfall. This essential step will reduce the probability of accidental damages caused by people or vehicles colliding with these objects while they are covered or during snow removal.

Clear tree branches overhanging your building or any that are dying or weak. This will help help prevent them from falling onto your building, property, or even causing personal injury.

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Investment in **prevention** outweighs the cost of repairs, rebuilding, and loss of rents due to claim.

# Winter Checklist:

#### **Before/Early Season:**

- Seal gaps around windows, doors, and other openings.
- Inspect heating system (consider hiring a professional)
- Prepare Winter Kit (salt/sand, shovel, contact numbers, wet floor signs, & anything else you're property needs)
- Hire Snow/Ice Clearing Service
- Have a plan-of-response for winter weather
- Clear Gutters
- Communicate Winter Information to Tenants
- Mark your Property & important items
- Keep fire extinguishers accessible
- Clear overhanging branches

## **During:**

- Salt/Sand slippery areas outdoors
- Reduce slippery areas indoors (mop/mats/etc.) & utilize proper signage
- Prevent Ice Dams
- Implement Snow/Ice removal plans
- Keep temperatures above 55 degrees Fahrenheit

#### **About CIBA Insurance Services**

Our journey began in 1993 when a forward-thinking property development manager sought innovative insurance solutions. Over the years, we've transformed into a prominent E&S insurance program recognized across the market for robust coverages and unwavering service stability, consistently evolving our solutions to meet the dynamic demands of the industry, our valued partners, and our esteemed clients



