

Safety Tips for the Cold Snap



During the next couple of weeks temperatures are expected to be well below average across a large part of the nation. Temperatures will be dropping below freezing and wind chills are making it feel even colder. HAI Group has seen a significant increase in weather related claims over the past month. Lower temperatures affecting a large area of the country and an increase in vacant units have produced a considerable number of weather related claims.

Listed below are some tips on how to protect your property from an extended cold snap:

- Know where all water shut-offs to buildings are located. Coordinate with local fire officials or post water shut-off directions.
- Inform residents on proper techniques to maintain their unit in colder weather. When they are away from their unit, they should keep their heat at 55 degrees or higher.
- Ensure all windows are shut on the property and all air conditioner units are removed.
- Inspect vacant units and scattered sites daily for broken pipes, leaks, and other damage.
- If a pipe does break, shut off the water immediately and contact a local, professional water mitigation company rather than trying to complete this process in-house. Water mitigation must begin as soon as possible. Notify HAI Group of the damage within 24 hours.

Winterizing Vacant Units in Occupied Buildings

- Keep temperature at or above 55 degrees.
- Open all vanity cabinets to expose pipes to warmer air.
- Keep all interior doors open to allow for air flow throughout the unit.
- Keep all windows and storm windows closed to the elements.
- Ensure that all pump rooms and sprinkler mechanical areas are heated to prevent a broken pipe or sprinkler malfunction.

Winterizing Completely Vacant Buildings

- If no sprinkler system is present, and all water is drained from all supply lines, plumbing fixtures, and water heaters, the heat may be turned off.
- If a sprinkler system is present, and has not been drained, the heat must be kept at 55 degrees or above.
- Maintain all fire protection equipment in accordance with the National Fire Protection Association (NFPA) standards.
- Winterizing can go a step further by adding a non-toxic RV Antifreeze to the fixture and toilet traps once the lines have been drained. Be sure to post signs warning "Winterized-Do Not Use Plumbing."

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This guide is for informational purposes only and is not meant to provide legal advice. Our purpose is to provide an overview of legal compliance and our recommendation is to play it safe, and consult with legal counsel or a compliance advisor who is familiar with the laws in your area.

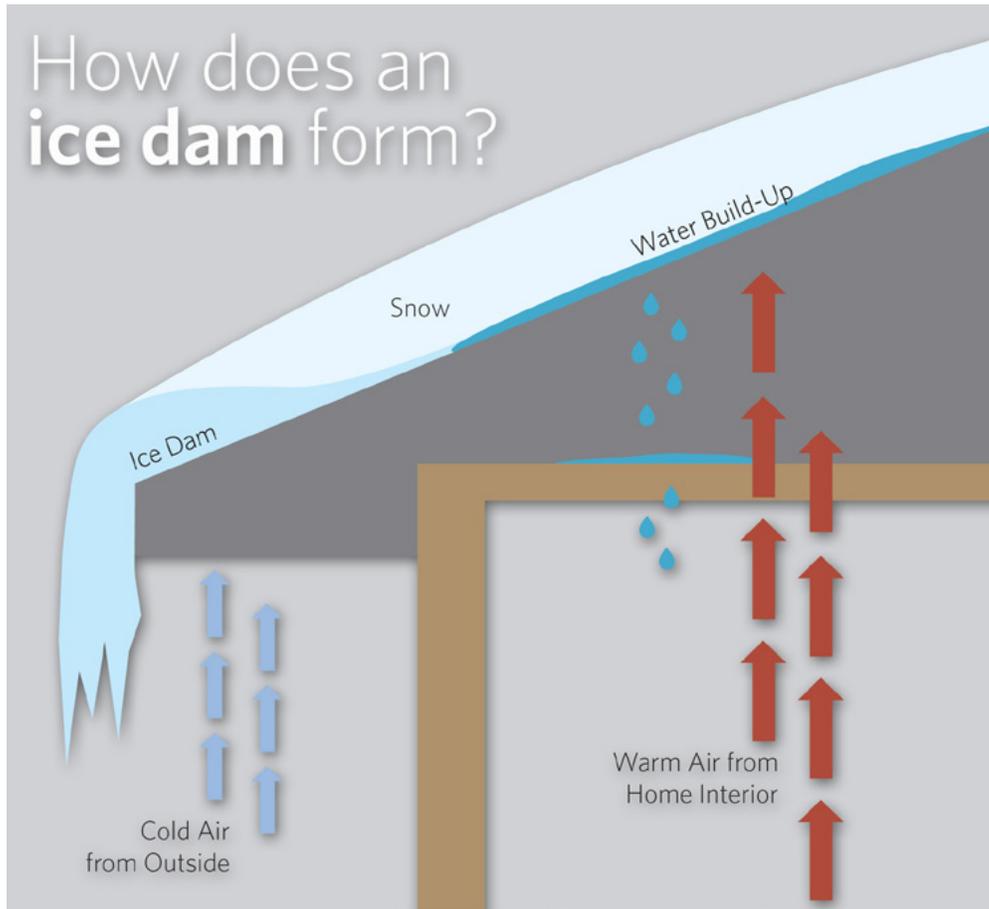


Ice Dams

An ice dam is a ridge of ice that forms at the edge of a roof and prevents melting snow (water) from draining off the roof. The water that backs up behind the dam can leak into a building and cause damage to walls, ceilings, insulation, and other areas.

How Do You Know if You Have an Ice Dam?

- **Look carefully at the icicles around the exterior of your buildings.** If they are confined to the gutters and there is no water trapped behind them, then an ice dam has likely not formed. Nonetheless, icicles can pose a danger to people when they fall off. Try to safely knock them down while standing on the ground, making sure not to stand directly beneath them. If you cannot safely reach them from the ground, consider hiring a contractor to help.



- **Check for water stains or moisture** in the attic or around the tops of exterior walls on the top floor of the building. Stains and moisture may indicate that an ice dam has formed and water has penetrated the roof membrane.

Ice Dam Removal

- **Melt the ice dam.** Fill a nylon stocking with calcium chloride ice melt, and place it vertically across the ice dam so that it melts a channel through the dam. If you try this, make sure you can safely position the ice melt on your roof, and make sure to use calcium chloride, not rock salt. Rock salt will damage your roof. Also, be aware that shrubbery and plants near the gutters or downspouts may be damaged.
- **Get professional help.** If you cannot safely reach the roof, avoid using a ladder in snowy and icy conditions. Consider hiring a contractor to remove the ice dam.

- **Prevention of Ice Dams.** Ensure that attics are properly insulated and there is not significant heat loss through the roof. Clean all gutters of debris prior to the colder weather to maintain drainage and prevent pooling ice from freezing in the gutter.

Snow Removal from Roofs

Taking action to remove snow from the surface of your properties' roofs is an important consideration to preserve the structural integrity of the buildings, especially in regions with large snowfall totals and consistent below-freezing temperatures. While this is an important process for many, there can be a considerable risk involved with removing snow, protecting personnel, and maintaining the condition of your properties.

- When using a roof rake, attempt to shave the snow down to two to three inches on the surface. Attempting to scrape shingles clear of snow completely may result in damage to the surface and pose the threat of future leaks.
- Refrain from using a roof rake or shovel while positioned on a ladder. This can result in a greater chance of tipping the ladder.

- Ensure that crews or residents on the ground will not be hit by falling snow or objects. Create a safety zone that prohibits anyone from standing in an area where snow may fall to prevent injuries.
- Use only plastic shovels, and snow blowers with rubber or plastic blades, to prevent damage to surfaces.
- Determine the location of roof drains, vent pipes, skylights, and roof-mounted equipment to prevent damage to these components during snow removal.
- Avoid making piles or unevenly cleaning the roof surface. This may put additional weight in a particular section and exceed the maximum snow load for the roof surface.

Sources:

*University of Minnesota
Travelers*

Contact our Risk Control Services Team

for more resources and answers to your housing organization's risk-related questions.

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