

Winter Weather Preparedness and Response

Guide for Businesses

Provided by:



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Introduction

Natural disasters have become increasingly common in recent years, causing widespread losses across affected communities. In particular, extreme winter weather events (e.g., frigid temperatures, strong winds, blizzards, sleet and freezing rain) have surged in frequency and severity throughout multiple regions in the United States—not just those with colder climates. These events have the potential to result in significant property damage, breakdowns in critical infrastructure, and serious injuries and fatalities.

According to climate experts, major winter weather events can generate wind speeds surpassing 100 mph and produce storm fronts spanning more than 600 miles, thus covering large areas of land with heavy snowfall and ice. The destruction stemming from these events is often comparable to that of a hurricane.

Over the past decade, several winter weather events have generated multibillion-dollar losses. For example, the 2021 Texas winter storm is currently the costliest U.S. winter weather event on record. During this storm, the National Oceanic and Atmospheric Administration (NOAA) reported that a historic cold wave swept across the state, with temperatures 40 degrees Fahrenheit below average. The prolonged, below-freezing weather damaged many structures due to burst pipes and caused substantial power outages, leaving 10 million people without power during its peak. Altogether, the storm led to nearly 200 fatalities and more than \$30 billion in total losses.

The impact of extreme winter weather events on businesses can be devastating, resulting in major commercial building and vehicle damage; lost production, sales, income and labor time; additional transportation costs; decreased tourist activity; and utility disruptions. In fact, 40% of small businesses never reopen following a natural disaster, according to the Federal Emergency Management Agency (FEMA) and the U.S. Department of Labor. Therefore, it's crucial for businesses to take steps to safeguard their operations against winter storms. That's where this guide can help.

The following guide provides actionable suggestions and best practices—which include assessing winter weather risks and taking steps before, during and after a storm—to help businesses minimize related losses. It also contains an appendix with additional winter weather preparedness and response resources. By utilizing this guide, businesses can equip themselves with the information needed to remain resilient amid extreme winter weather events.

This guide is not intended to be exhaustive, nor should any discussion or opinions be construed as legal advice. Businesses should contact legal counsel or an insurance professional for appropriate advice. Reach out to Horst Insurance today for further risk management guidance and insurance solutions.



Assessing Winter Weather Risks

Understanding their specific winter weather risks plays a vital role in helping businesses make informed decisions and take appropriate actions to protect their employees and property. Doing so also allows businesses to proactively limit potential damage and enhance their overall storm preparedness. Here are steps that businesses can take to assess their winter weather exposures:

- **Conduct a risk assessment.** First and foremost, businesses should carefully review and document their unique winter weather risks through in-depth assessments. These risks will vary based on factors such as location, industry, operations, workplace conditions and employee responsibilities. For instance, businesses located in colder regions (e.g., the Midwest) or those that rely on outdoor operations may face greater winter weather exposures than others. In any case, by better understanding these risks, businesses can respond accordingly and adopt more effective mitigation methods. Common winter weather risks include the following:
 - Structural concerns (e.g., burst or frozen pipes and water damage)
 - Dangerous driving conditions and transportation delays or cancellations
 - Equipment breakdowns and utility disruptions (e.g., heat and communication services)
 - Electrical fires and power outages
 - Employee illnesses and injuries (e.g., hypothermia, frostbite, cold stress, and slips and falls)
- **Understand applicable weather advisories and warnings.** In addition to conducting risk assessments, businesses should make it a priority to understand winter storm advisories and warnings. Having a solid grasp of this terminology can help businesses anticipate incoming weather conditions and prepare as needed. Here are some key definitions for businesses to keep in mind:



- **Winter storm watch**—This type of watch alerts individuals of the possibility of winter storm conditions (e.g., heavy snow, sleet or freezing rain) in their area within the next 12-24 hours.
- **Winter storm warning**—Such a warning is issued when winter storm conditions are imminent or already taking place in a particular location.
- **Ice storm warning**—This type of warning is issued when a winter storm is projected to cause 0.25 inches or more of total ice accumulation in a specific location, which has the potential to damage trees and power lines.
- **Blizzard warning**—Such a warning is issued when a winter storm is expected to create a dangerous combination of heavy snow and strong winds in a particular location in the next 12-18 hours, therefore producing intense gusts and restricting outdoor visibility to 0.25 miles or less for at least three consecutive hours.
- **Winter weather advisory**—This type of advisory alerts individuals that total accumulations of snow, sleet or ice from a winter storm in their area will likely pose considerable inconveniences and, without proper precautions, may lead to life-threatening situations.
- **Stay informed.** In order to be aware of incoming winter storms, businesses should rely on proper communication channels and regional alert systems. Businesses can generally expect to receive winter weather advisories and warnings several hours or days in advance from local news stations, mobile applications and social media platforms. Furthermore, the [NOAA's Weather Radio All Hazards](#) (NWR) offers a nationwide network of radio stations that broadcast ongoing weather updates and forecasts from nearby National Weather Service offices. The NWR is available 24/7.





Steps to Take Before Winter Weather

It's essential for businesses to be prepared when dealing with extreme winter weather. By taking measures to prepare in advance, businesses can significantly minimize the impact of these events on their operations. Here are some crucial steps for businesses to take before a winter storm hits.

Including Winter Storms in Business Continuity Plans

A business continuity plan (BCP) outlines how a company can restore critical operations during an unplanned disruption in service. When creating their BCPs, it's important for businesses to identify prevalent operational threats by focusing on the most likely disruptions and their related consequences. Because winter storms have the potential to cause widespread disruptions, businesses should be sure to include these events within their plans. Effective BCPs generally consist of the following components:

- **Business impact analyses**—Businesses should recognize the types of disasters (e.g., an ice storm causing a power outage on the production floor or a blizzard disrupting delivery operations) that could compromise their operations, assess the overall severity of these threats and identify various ways to minimize their impact.
- **Organized frameworks**—By developing detailed response frameworks and creating temporary relocation plans, businesses can ensure the proper steps are in place to keep property damage, operational disruptions and bodily harm to a minimum amid a disaster.



- **Recovery strategies**—Following a disaster, businesses must assess which critical functions are necessary for the restoration of sales, production and other operations. Businesses can develop recovery strategies by identifying and documenting their particular resource needs and conducting gap analyses.
- **Tests and exercises**—To successfully execute their BCPs in the face of disaster, it's imperative for businesses to develop specific plan testing, exercise and maintenance requirements. Further, businesses should implement in-depth training and orientation processes regarding their BCPs for both new and existing employees.
- **Ongoing reviews and updates**—It's best for businesses to regularly review and update their BCPs to ensure the effectiveness of these plans. Businesses grow and change over time, which may necessitate certain plan adjustments to address emerging risks and vulnerabilities.

Securing Sufficient Coverage

A range of commercial insurance policies can provide businesses with much-needed financial assistance after experiencing winter storm-related losses. While specific coverage needs may vary based on industry and location, companies of all sizes and sectors should consider the following policies:

- **Commercial property insurance**—This coverage can help a company pay for the resulting repair and replacement expenses if its commercial property gets damaged or destroyed by certain perils. In the scope of winter weather, covered losses may include roof damage from heavy snow or water damage from the formation of ice dams.
- **Commercial auto insurance**—Such a policy can help cover medical, auto repair and liability costs stemming from accidents involving a company’s commercial vehicles (e.g., crashes caused by icy roads or collisions due to low visibility during a blizzard).
- **Business interruption insurance**—This type of policy can help reimburse lost income and temporary relocation expenses if a covered event forces a business to temporarily close its doors or halt its operations. As it pertains to winter weather, this coverage may apply if, for example, heavy snow causes a tree to collapse on a nearby commercial property or frigid temperatures lead to frozen pipes, giving the affected business no choice but to shut down and operate elsewhere until repairs can be made.
- **General liability insurance**—Such coverage can help pay for the associated costs if a company is held responsible for causing third-party property damage or bodily injuries on its property or in the course of its operations (e.g., a customer being struck by a falling icicle or slipping on a patch of ice on company property).
- **Workers’ compensation insurance**—This coverage can help a business compensate its employees’ medical expenses and lost wages if workers experience occupational injuries or illnesses, including those caused by winter weather.

Businesses should consult trusted insurance professionals to discuss their particular coverage needs and update their policies when necessary to reflect their evolving exposures. In addition to these insurance policies, businesses should also keep in mind that some winter weather-related losses may require specialized coverage.

For instance, flood damage, which could arise from winter storms if substantial fluctuations in temperature generate widespread snowmelt, is typically excluded from standard commercial insurance policies. As a result, businesses should consider securing dedicated flood insurance to ensure ample protection against such damage. This coverage is available for purchase from private insurers and FEMA’s [National Flood Insurance Program](#).

It’s worth noting that businesses generally won’t receive coverage for winter weather-related losses caused by negligence, such as not keeping their properties at warm enough temperatures to help prevent frozen pipes or failing to implement adequate snow removal and de-icing measures to avoid associated injuries. With this in mind, it’s crucial for businesses to supplement their commercial insurance policies with effective loss control strategies.

Protecting Commercial Property

Without proper precautions in place, businesses may encounter severe commercial property damage at the hands of extreme winter weather. Fortunately, businesses can prepare their properties and minimize related damage by implementing these winter storm safeguards:

- **Prioritize maintenance and repairs.** By keeping the different structural and mechanical features of their properties in good condition, businesses can help limit the damage winter weather may cause. This entails upholding the following maintenance and repair protocols:
 - Inspecting the roof, gutters, drains and downspouts for wear and tear or other damage (e.g., holes, missing shingles or excess debris) and making repairs as needed
 - Testing critical building components (e.g., heating, ventilating and air conditioning systems, electrical equipment, smoke and carbon monoxide detectors, and fire suppression systems) and remedying any concerns immediately
 - Developing snow removal and de-icing plans for outdoor walkways, parking lots and the roof (e.g., designating certain employees to perform these tasks or hiring third-party services)
 - Utilizing landscaping techniques that minimize the risk of soil erosion from ice buildup and snowmelt and promote sufficient drainage
- **Leverage ample insulation and temperature controls.** It's vital for businesses to prevent frigid air, snow and ice from making it indoors and affecting their properties amid winter storms. This involves utilizing the following insulation and temperature controls:
 - Monitoring thermostats and keeping temperatures above 40 degrees Fahrenheit at all times
 - Inspecting the attic, walls and ceilings for cracks or holes and caulking or otherwise sealing them as quickly as possible
 - Confirming that windows, doors, skylights, ventilators and shafts are weather-tight
 - Installing water-resistant insulation for the attic, pipes and building exterior
- **Protect valuable items and documentation.** Businesses should store all essential machinery, technology, supplies, inventory and documentation (e.g., computers, production equipment, emergency contact information and insurance policies) in safe and secure locations, away from areas that may be more vulnerable to winter storm damage.
- **Establish response plans and backup systems.** Businesses should create emergency response plans that specifically address winter storms. These plans should outline emergency response team members and their primary responsibilities; gas, water and electric supply information; inventory and equipment details; and nearby disaster recovery services. Businesses should also adopt data protection plans to ensure vital records and files are regularly backed up in the cloud or secure off-site locations, thus allowing for continued access amid winter weather. Further, it's important for businesses to purchase and maintain various backup systems (e.g., emergency generators and portable heaters) in the event that winter storms cause power outages or disrupt other utilities.

Safeguarding Employees

In addition to protecting their commercial properties during winter weather, it's paramount that businesses safeguard their people. Since winter storms can arise quickly, advanced planning and preparation can help reduce the chance of injuries and even loss of life. Businesses should take these actions to protect employees and others when winter weather occurs:

- **Designate worker roles.** In doing so, businesses can help employees better understand their specific responsibilities during winter storms and know what is expected of them before, during and after such events.
- **Establish communication procedures.** These procedures include implementing companywide storm notification systems, creating strategies for knowing who is on-site when winter weather strikes, and appointing team leaders to communicate with and direct people during storms.
- **Prepare emergency kits.** Businesses should stock their commercial properties and vehicles with emergency kits to give employees the resources necessary to stay safe during winter weather. These kits may include the following items:
 - Flashlights, radios, cell phones, portable chargers and spare batteries
 - Flares, spare tires, jumper cables and tow ropes (if applicable)
 - Copies of insurance policies and emergency contact information
 - Blankets, warm clothing, nonperishable food and bottled water
 - Extra snow removal and de-icing materials (e.g., ice scrapers, shovels and rock salt)
 - First-aid supplies
- **Implement adequate policies and procedures.** Businesses should adopt workplace safety policies and procedures that limit winter storm exposure among their employees, especially those who work outdoors. These policies and procedures may include acclimatizing outdoor workers to frigid temperatures in small increments before scheduling them for longer shifts in such conditions, limiting total time spent outside in snowy and cold weather, offering hot liquids (e.g., noncaffeinated tea) to drink on-site and periodic breaks in heated areas, and providing necessary tools and personal protective equipment (PPE).
- **Provide safety training.** Educating employees on winter weather safety through routine training can make all the difference in helping them avoid associated injuries and illnesses. Businesses should include several topics in this training, such as the following:
 - The definitions for common winter storm warnings and advisories and associated workplace response measures. Ways to prepare for and remain safe during outdoor shifts in winter weather (e.g., dressing in multiple layers of loose clothing and insulated boots, wearing a hat and gloves, staying hydrated and eating healthy snacks during breaks, being cautious when walking on icy surfaces, utilizing required PPE, staying as dry as possible and refraining from overexertion)

- The symptoms of cold stress, hypothermia and frostbite (e.g., inflamed or discolored skin, numbness and tingling, excessive shivering, fatigue and confusion) and how to respond
- Methods for driving safely in winter weather (e.g., driving at reduced speeds, increasing following distances, accelerating and decelerating with caution, and taking turns slowly)
- **Conduct regular drills.** Such drills can help employees practice their responses to a range of winter weather scenarios. These drills should address items such as first aid, CPR, snow and ice safety, and ways to recognize and report potential hazards. Local officials and emergency responders can observe, advise or even participate in these drills.



Steps to Take During Winter Weather

When winter storms occur, it's crucial for businesses to respond accordingly and do what they can to keep both their properties and people safe and secure. By acting swiftly and making informed decisions, businesses can effectively navigate these challenging events. Here are some key steps for businesses to take when winter weather strikes:

- **Execute response plans.** As soon as winter storms arise, businesses should launch their BCPs, emergency response plans and data protection plans into action. While specific plan details can vary based on different weather scenarios and business operations, they generally consist of the following elements:
 - Activating emergency response teams and instructing them to conduct their assigned tasks
 - Having employees stay indoors as much as possible and only moving forward with essential transportation operations
 - Securing all windows and doors to prevent frigid drafts, control indoor temperatures, and minimize possible water damage from snow and ice
 - Opening water faucets slightly to allow them to drip and keep water flowing through the pipes to reduce the likelihood of them freezing or bursting
 - Checking thermostats to ensure indoor temperatures remain above 40 degrees Fahrenheit
 - Initiating predetermined snow removal and de-icing plans, with a focus on keeping walkways, parking lots and roof access points clear
 - Redirecting company phone lines to cell phones or answering services (if necessary)
 - Shutting down nonessential electrical equipment and turning off electrical switches amid power outages to prevent reenergizing hazards
 - Implementing backup systems and power supplies in line with applicable safety protocols (e.g., not using electric generators within enclosed spaces, refraining from storing gasoline indoors where fumes could possibly ignite and utilizing heavy-duty extension cords to plug in critical equipment)
 - Confirming that critical documents, records and files are secure and backing up this data to a secure secondary location
 - Locating emergency kits and important contact information
- **Maintain open communication.** Upon deploying their response plans, businesses should also activate their communication procedures and speak openly with employees, customers and other stakeholders about the situation at hand. As storms press on, businesses should continue to check on these parties (especially those who are currently on-site) to ensure their safety and well-being and address possible injuries or illnesses.
- **Monitor the property.** In addition to checking on their people, businesses should regularly patrol their properties during winter storms (as long as it is considered safe to do so) to look for signs of



damage (e.g., electrical fires, broken pipes and roof leaks) and mitigate any concerns to help prevent further losses. If this damage becomes unsalvageable or poses potential safety hazards, businesses should evacuate the affected areas and seek assistance from the appropriate parties (e.g., emergency responders).

- **Remain informed.** Throughout winter storms, businesses should keep abreast of any relevant weather updates or alerts from federal, state and community platforms and threat intelligence systems, shifting their response measures as needed. In the event that winter storms become increasingly severe and it's deemed unsafe to move around their properties or remain on-site altogether, businesses should be sure to follow any shelter-in-place or evacuation guidance from local officials.

Steps to Take After Winter Weather

After winter storms pass, the road to recovery commences. Coping with the aftermath of these events can be overwhelming; however, by leveraging effective remediation measures, businesses can quickly resume their operations and start rebuilding. Here's an outline of steps businesses can take after winter weather strikes to start the recovery process:

- **Assess and document the damage.** If businesses evacuated their properties during winter storms, they should wait to return until they are told it is safe to do so. From there, businesses should carefully assess any property damage on-site, documenting such damage through photos and videos to provide to their insurers. As they assess the damage, businesses should steer clear of any potentially hazardous areas or items (e.g., downed power lines, live electrical wires, gas leaks, flammable liquids and toxic substances) and ensure everyone on-site wears the necessary PPE. At this time, businesses should also make sure anyone who hasn't already received medical attention for storm-related injuries or illnesses obtains proper treatment.
- **Secure impacted areas and inspect critical infrastructure.** Once they have assessed the damage, businesses should do what they can to protect affected areas from additional damage (e.g., securing unstable structures and covering exposed areas with tarps) and have hazardous locations sectioned off with caution tape. If businesses are able to continue operating from their properties, they should also have qualified professionals inspect crucial systems, utilities and equipment to ensure everything is working correctly.
- **Consult the experts.** Businesses can rely on several parties for winter storm restoration assistance. First, businesses should contact their trusted insurance professionals and file claims as quickly as possible to receive financial protection for incurred losses. Additionally, businesses should reach out to public sanitation, utility, construction and disaster recovery companies to determine and schedule cleanup and repair services.
- **Utilize temporary workspace solutions.** If winter storm damage forces businesses to temporarily relocate their operations, they should take this time to execute the alternative workspace arrangements outlined in their BCPs. Businesses should also keep employees, customers, vendors and suppliers informed of these operational changes and associated impacts to avoid any confusion, as well as highlight their ongoing recovery progress in the coming weeks and months.
- **Offer support.** Lastly, businesses should make it a priority to maintain open communication with stakeholders throughout the remediation process, addressing any questions or concerns these parties may have. It may also prove valuable for businesses to offer ample support and resources to workers who were injured or otherwise affected by winter storms in the form of employee assistance programs.

Conclusion

Being prepared for winter storms is essential for safeguarding lives and mitigating the impact of these natural disasters. By recognizing the signs and knowing how to respond, businesses can effectively navigate the challenges of winter weather. Businesses can return to this guide for crucial information on preemptive and response measures to take before, during and after winter storms, with an emphasis on the importance of preparedness, communication and resilience.

While preparation may seem overwhelming, businesses can work with qualified insurance professionals to learn more about and assist with winter weather preparedness practices and policies. Contact us today for more information.



Appendix



CHECKLIST | BEFORE, DURING AND AFTER A WINTER STORM

Presented by Horst Insurance

Winter storms can have a devastating impact on businesses. Lost production, sales, income and labor time; increased commute times; increased transportation costs from goods having to be rerouted; decreased tourist activity; and utility disruptions can all hinder business operations following winter storms. As such, it's important for businesses to take preventive action to minimize such risks from occurring. Businesses can consider the items in this checklist to safeguard their operations before, during and after winter storms.

BEFORE THE EVENT	YES	NO	N/A
Has a risk assessment been conducted to determine applicable winter storm hazards and their potential consequences?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there written business continuity, emergency response and data protection plans in place? Do these plans specifically address winter storms?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have measures been taken to limit the likelihood of property damage and bodily harm from winter storms? These measures may include the following: <ul style="list-style-type: none"> • Having HVAC, fire suppression and electrical systems inspected and serviced regularly • Insulating the attic, pipes and building exterior • Ensuring windows, doors, roof vents and skylights are weather-tight • Repairing wall, ceiling, roof, gutter, downspout and drain damage as needed • Keeping indoor temperatures above 40 degrees Fahrenheit at all times • Establishing snow removal and de-icing measures 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have ample insurance policies been purchased to ensure financial protection against winter weather-related losses? Have existing policies been reviewed and updated as needed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are workers aware of their roles during a winter storm? Are employees regularly trained on winter storm safety measures, including how to avoid injuries and illnesses while working outdoors and how to minimize weather-related driving hazards?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a winter storm notification system in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have specific employees or team leaders been appointed to communicate with and direct people amid a winter storm?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have critical documents, equipment, materials and other resources been identified and placed in a secure location that is less likely to be impacted by winter storm damage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have all commercial properties and vehicles been stocked with emergency kits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are backup systems (e.g., emergency generators and portable heaters) available on-site in the event that a winter storm causes a power outage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are regular drills conducted to ensure employees know what to do during a winter storm?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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DURING THE EVENT	YES	NO	N/A
Have the business continuity, emergency response and data protection plans been deployed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have notification procedures been activated? Have stakeholders been informed of current weather conditions and their operational impacts, with on-site parties being regularly consulted to ensure their continued safety and well-being?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the property being patrolled for signs of damage (e.g., fires, broken pipes and roof leaks)? Are minor issues addressed immediately to prevent further damage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are areas in which property damage becomes unsalvageable or poses safety hazards evacuated immediately?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are federal, state and local platforms being monitored for the latest weather updates and alerts, with shelter-in-place and evacuation orders implemented when necessary?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

AFTER THE EVENT	YES	NO	N/A
Has the total damage been assessed? Have impacted areas been secured to prevent further damage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have losses been documented with photos and videos?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have insurance claims been filed? Are all costs associated with the claims process being tracked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have the necessary parties been contacted to assist with cleanup and repair services? If required, have temporary relocation arrangements been established to allow for continued operations during the recovery process?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have stakeholders been updated on the situation at hand?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have impacted employees been offered ample resources and support?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For more risk management guidance, contact us today.