

# Reciprocal News

*Helping to Manage Your Risk*

## The MEARIE Group's Reciprocal Newsletter

A publication designed for the benefit of Ontario's Electricity Industry.

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## Winter is here. Is your company ready?

**A**t this time of year there are many factors that can affect your operations and potential for losses.

### Loss of Balance Exposure Increases

Winter conditions are one of the leading causes of "Loss of Balance" claims, [previously known as slip and fall claims]. It is important to pay attention to procedures for clearing and salting/sanding walkways and parking lots for your clients and co-workers.

If your staff performs the clearing and salting/sanding operations it is important to maintain records on a daily basis. The "log" should include the following: daily weather conditions, clearing, salting/sanding activities, time the activity took place and individual who performed the work. Special attention should be given to areas where ice might accumulate, to areas where there is a freeze/thaw cycle and to all walkways and parking lot access areas. Records should be maintained and kept for at least two years. This will be the defence in the event a "Loss of Balance" claim is filed against your company.

If you have a contract for snow removal or winter maintenance, it must clear and understood by both parties. The responsibility to initiate snow removal [ex: what is the mini-

mum amount of accumulation required to initiate the removal process] and maintenance must be well documented. The criteria that trigger maintenance and the responsibility for detailed record keeping should be spelled out. Insurance and any hold harmless provision of the contract should be reviewed by your legal counsel.

Your building may be exposed to property damage from snow and ice. Potential roof collapse from snow load, damage to roof, fascia and eaves from ice damming and frozen sprinkler pipes are all potential winter hazards you may face.

### Roof Collapse

There are actions you may take to reduce the potential for roof collapse if you are located in high snow areas:

- Keep snow off roof
- Keep all drains clear and unblocked
- Maintain roof year round and

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conduct repairs and maintenance as required

- Train workers and ensure proper equipment is available for snow removal. Be prepared to hire qualified contractors in emergency conditions

- Keep an updated winter emergency response plan in effect which includes snow removal

### Ice Damming

In areas where heat melts the snow on a roof, resulting water can run down the roof, under the snow, to the edge where colder conditions will cause it to refreeze. Over time the ice builds up resulting in a dam. The ice dam will force water back up under shingles or spill over forming icicles. The result can be costly damage including wet insulation and weakened structural wood members. Icicles can pose a threat to pedestrian and employees walking near the building.

The basic cause of an ice dam is a warm roof. To maintain a cold roof and reduce the potential for ice dams you may need to consider:

- Sealing all by-passes
- Improving attic insulation
- Adequate ventilation in eaves
- Installing an ice melting system on the roof; in high ice 'build up' areas

### Protection of Fire Protection Sprinkler Systems:

Freezing of a wet pipe sprinkler system most frequently occurs as a result of inadequate heating. Open doors, windows, vents, broken windows, crack in walls, siding and other building maintenance defects can also lead to frozen systems. To protect against this problem:

- Maintain adequate heat at all times; a minimum 5°C in all areas with wet pipe sprinklers. Pay particular attention to sprinkler pipes in attics, stairways, shipping areas, under floor areas or other areas

where low temperatures may occur

- Doors, windows and vents should be closed when not in use or when drafts allow freezing air to come in contact with sprinkler pipes

- If sprinkler pipes are exposed to outside temperatures it may be necessary to have heated pipes; install a dry pipe system or an anti-freeze loop in the system

- Contact your sprinkler maintenance company for help

If you would like to further discuss Winterizing Your Business please contact The MEARIE Group, Gary Durie, Risk Analyst at (905) 265-5355 or [gdurie@mearie.ca](mailto:gdurie@mearie.ca).

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