

WINTER WEATHER PREPARATION

WHAT TO DO BEFORE, DURING & AFTER A STORM

Winter storms can bring extreme cold, freezing rain, sleet, heavy snowfall, ice and high winds. These conditions can disrupt heat, power and communication systems, and pose serious risks to property and personnel. This checklist outlines proactive steps your organization can take to reduce the impact of winter weather events.

Before a Storm

PREPARATION & PREVENTION

Review insurance coverage to ensure property values and desired protections are accurately reflected.

Document buildings, machinery, equipment and contents via video. Store securely off-site.

Review your crisis management plan with key personnel, confirming roles and responsibilities. Communicate procedures and expectations to employees, vendors and stakeholders.

Regularly update team assignments, especially in high-turnover environments.

Maintain an updated list of employee contact information and share with department heads.

Keep current contact information for roofing, electrical, restoration and equipment contractors.

Stock drinking water, first aid supplies and non-perishable food for on-site personnel.

Keep battery-operated radios and spare batteries on hand for emergency updates.

Stockpile emergency supplies (e.g., flashlights, batteries, chargers, shovels, warm clothing). Aim for a two-week supply.

Ensure heating systems are properly maintained and fully functional.

Test emergency lighting, generators, flashlights and communication systems.

Identify and repair broken windows, vents or ill-fitting doors that allow cold air inside.

Inspect roof drains and remove debris to ensure proper drainage of snow and ice melt.

Identify unheated areas with vulnerable contents (e.g., piping with water or other liquids) and develop a plan to protect them using insulation, temporary heating or pipe drainage.

Arrange for parking lots and sidewalks to be plowed, shoveled and salted.

Weather Alerts: Understanding the Stages

UNDER A “WATCH”

Monitor storm progression via the National Weather Service.

Confirm emergency supplies are stocked and accessible.

Secure rooftop equipment and move or anchor loose outdoor objects. Ensure roof drains are unobstructed.

Determine your backup power capabilities. Confirm automatic switchover functionality, fuel availability and staff readiness to monitor fuel levels.

Ensure vehicles and backup generators are filled with fuel.

Identify staff who may need to relocate to alternate office locations.

UNDER A “WARNING”

Activate your crisis management plan.

Inspect all fire protection systems, including sprinklers, alarm panels and compressors, to ensure they are fully operational and prepared to function throughout severe winter conditions.

Check and test antifreeze systems.

Back up all computer data.

Evacuate non-essential personnel.

Ensure insurance policy information and claim reporting contacts are accessible off-site.

DURING A STORM (SHELTER-IN-PLACE)

Maintain indoor temperature at or above 55°F.

Seal any remaining openings or cracks to prevent cold air intrusion.

Monitor radio for storm updates.

Use temporary heaters safely and follow fire safety protocols.

KEY DEFINITIONS

Wind Chill Temperature:

Wind chill describes how cold it feels on exposed skin due to wind. As wind increases, body heat is lost more quickly. Take precautions to limit exposure and stay warm.

Winter Weather Advisory:

Indicates the possibility of snow, freezing rain, freezing drizzle or sleet that may cause significant inconveniences. If caution is not exercised, these conditions could become life-threatening.

Winter Storm Watch:

Issued when there is potential for a blizzard, heavy snow, freezing rain or sleet. Watches are typically issued 12 to 48 hours before a storm begins.

Winter Storm Warning:

Issued when hazardous winter weather is imminent or occurring. Warnings are typically issued 12 to 24 hours before the event.

For more information, visit: [ready.gov/winter-weather](https://www.ready.gov/winter-weather)

Track storm timelines and expected end times. Generators can be helpful when the power goes out. Use them safely to prevent carbon monoxide poisoning and other hazards.



AFTER A STORM

Account for all personnel who sheltered in place.

Assess buildings and equipment for damage. Avoid entering structurally compromised areas.

Report any downed power lines or broken sewer lines to utility providers.

Take photos of damage before cleanup begins.

Contact professionals to inspect plumbing, gas and electrical systems.

Evaluate roof integrity and remove snow buildup to prevent collapse or ice dams.

Confirm that stacks, chimneys and vent outlets are clear of snow or ice to prevent the backup of fumes or materials into the building.

Ensure the main circuit breaker is off and locked out before starting a generator.

Activate your business continuity plan to resume operations.

Making a Claim if Property is Damaged

MITIGATE DAMAGES

Take steps to prevent further damage (e.g., tarps, temporary repairs). You are responsible for mitigating additional loss under your insurance policy.

Move valuables to a safe, temperature-controlled location.

Document damage with photos or video before repairs begin.

REPORT THE CLAIM

Report the claim to your carrier promptly. Do not wait for repair estimates or to determine if the loss exceeds your deductible. Delayed reporting can jeopardize coverage.

Provide a thorough description of loss, including date and type of damage.

Retain damaged items for inspection.

RETAIN DOCUMENTATION

Retain detailed invoices from all vendors and contractors performing cleanup or emergency repairs.

Track time sheets for all personnel involved in response and recovery efforts.

Document extra expenses incurred to resume operations if business is disrupted (e.g., rent, relocation, equipment).

File claim-related expenses separately from normal operating costs.

Questions? Talk to an Advisor.

UnisonRiskAdvisors.com/UnisonRiskSolutions

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