CHECKLIST | BEFORE, DURING AND AFTER A WINTER STORM

Presented by The Daniel and Henry Co.

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?	☐	☐	☐
Are there written business continuity, emergency response and data protection plans in place? Do these plans specifically address winter storms?	☐	☐	☐
Have measures been taken to limit the likelihood of property damage and bodily harm from winter storms? These measures may include the following: • 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	☐	☐	☐
Have ample insurance policies been purchased to ensure financial protection against winter weather-related losses? Have existing policies been reviewed and updated as needed?	☐	☐	☐
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?	☐	☐	☐
Is there a winter storm notification system in place?	☐	☐	☐
Have specific employees or team leaders been appointed to communicate with and direct people amid a winter storm?	☐	☐	☐
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?	☐	☐	☐
Have all commercial properties and vehicles been stocked with emergency kits?	☐	☐	☐
Are backup systems (e.g., emergency generators and portable heaters) available on-site in the event that a winter storm causes a power outage?	☐	☐	☐
Are regular drills conducted to ensure employees know what to do during a winter storm?	☐	☐	☐

DURING THE EVENT	YES	NO	N/A
Have the business continuity, emergency response and data protection plans been deployed?	☐	☐	☐
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?	☐	☐	☐
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?	☐	☐	☐
Are areas in which property damage becomes unsalvageable or poses safety hazards evacuated immediately?	☐	☐	☐
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?	☐	☐	☐

AFTER THE EVENT	YES	NO	N/A
Has the total damage been assessed? Have impacted areas been secured to prevent further damage?	☐	☐	☐
Have losses been documented with photos and videos?	☐	☐	☐
Have insurance claims been filed? Are all costs associated with the claims process being tracked?	☐	☐	☐
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?	☐	☐	☐
Have stakeholders been updated on the situation at hand?	☐	☐	☐
Have impacted employees been offered ample resources and support?	☐	☐	☐

For more risk management guidance, contact us today.