

WINTER PROTECTION — DON'T LEAVE YOUR BUILDING IN THE COLD.

If your building is not properly prepared, cold weather and winter storms can be quite destructive. So when the leaves start to turn and cold weather is on the horizon, get ready for the raw, bitter weather ahead. Even if you are located in a warmer weather area, preparation is key.

HEATING EQUIPMENT

Your heating system is the last thing you want to do without in winter. So follow these suggestions to help reduce the possibility of breakdowns.

OK NEEDS WORK

Inspect and thoroughly clean heating systems well before cold weather sets in.

Inspect chimneys and vent pipes annually for cracks, missing mortar, rust holes and anything that might be plugging them. Correct any damage immediately.

Maintain a minimum temperature of 50°F inside all buildings.

Do not leave buildings unattended for extended periods of time during the winter months. Make daily checks, if possible, to ensure that the heating system is operating properly.

PORTABLE ELECTRIC HEATERS

Electric space heaters can be quite dangerous if sensible safety precautions aren't followed. Here are some safety precautions and operating measures to keep in mind.

OK NEEDS WORK

Read and follow manufacturer's instructions and warning labels.

Keep flammables, combustibles, furniture and curtains at a distance.

If an extension cord is necessary, use one that can handle 1,500 watts or 12½ -amps, not the common amp-type extension cord.

Keep the electric heater away from water.

Do not use on the same circuit for other high-wattage items.

Inspect the wall outlet and heater plug regularly for excessive heat while the unit is on.

Unplug the heater when not in use.

Make sure the element on your radiant electric heater is free of flammable material. Cleaning the reflector of dust improves the heater's efficiency.

Since heater cords get warm, don't cover or leave coiled or knotted.

PLUMBING

It is important to check the plumbing of your buildings every year to ensure that it's in good working condition and protected against freezing. Leaks and burst pipes can cause extensive damage to floors, walls, electrical equipment and your contents. These tips can help you avoid such problems.

OCCUPIED BUILDINGS

OK NEEDS WORK

Insulate all water or drain pipes that travel through poorly heated areas, such as cupboards, closets, corner areas and areas against outside walls.

Wrap the pipes with two layers of 1-inch insulation wrap.

Secure in place with duct tape.

Be sure not to compress the insulation unnecessarily, as this will reduce the insulating value.

Pipes in attics, exterior walls and other unheated areas are particularly susceptible to freezing. Consult your local plumbing or heating contractor for necessary modifications to prevent freezing.

Remove all garden hoses from outside faucets.

UNOCCUPIED BUILDINGS

OK NEEDS WORK

Shut off water services to vacant buildings at the stop box.

Open all faucets to drain remaining water.

Turn off electricity or gas to the water heater.

Drain the water heater and water softeners.

Sponge out water in toilet tanks. Pour nontoxic antifreeze, rated for plumbing systems, into bowls.

Well pumps serving vacant buildings should be equipped with adequate drain fittings and switched off. Make sure well access is adequately insulated.

All pocketed or trapped water lines should be cut and drained. (The help of a professional plumber might be necessary for this.)

Have someone in the building when normal heat is restored. Often, pipes begin to leak when thawed.

If a leak is detected, take immediate action to reduce damage to your building and contents. Turn off the water to stop the leak, move endangered items, begin cleanup operations and have the pipe repaired. Report the loss to your insurance company — coverage might apply.

SPRINKLER SYSTEMS

Don't neglect your sprinklers when you're winterizing your building. Here are a few things to keep in mind that will keep your system ready for a winter emergency.

WET PIPE SPRINKLER SYSTEMS

Sprinkler systems that are constantly charged with water receive the greatest exposure to cold weather.

OK NEEDS WORK

Maintain temperatures of at least 50°F in all areas covered by these systems.

Place thermometers in the coldest areas of all buildings and frequently check them.

If your wet pipe sprinkler system has a special antifreeze system, make sure the installation company services it properly.

DRY SPRINKLER SYSTEMS

OK NEEDS WORK

During sub-zero weather, conduct daily checks of the auxiliary drains located in cold areas.

Drain piping all the way back to the dry valve or to auxiliary drains if they are installed in your system. If pipes are improperly installed, they can trap water, which can then freeze and damage your entire system.

Keep the dry valve enclosure in good repair and make sure the heating device can maintain a temperature at 50°F.

ROOFS

A fairly common winter problem is heavy snow buildup. Snow melts and refreezes, working its way under shingles, which is where damage begins. And major structural damage can occur as the ice under the shingles eventually melts. Never attempt to melt ice from drains or roof surfaces with blow torches or similar devices. Be careful when walking on roofs to avoid surface damage and falls.

Occasionally, it might be necessary to clear your roof of major snow accumulation. If heights or climbing are involved, seek professional help for this potentially dangerous task. A professional has the knowledge and tools to do the job safely. Here are some other ways to keep a strong roof.

OK NEEDS WORK

Keep ice and snow away from drain areas on roofs by clearing a path from the roof center to the drains.

On a pitched roof without drains, open paths leading to the roof edge to assure proper drainage.

When building, make sure the footings, walls and roof are designed to handle the snow expected in your area. Use of a qualified contractor is recommended.

INSULATION

Putting the time and money into good insulation is well worth the effort. Completely insulating a poorly sealed building can give you substantial savings on annual heating costs. And most insulating jobs are relatively easy do-it-yourself projects, requiring no special skills and very few tools. All it takes is the initiative to begin the project and see it through completion.

CAULKING

Sealing exterior cracks and seams with caulk is an important part of building maintenance. Caulking reduces the amount of air and moisture that can pass in and out of a building, saving on the energy needed to heat or cool the structure. Caulk should be applied wherever two different materials or parts of the building meet. For example:

- Windows and doors — between the frames and siding; at the top (drip caps), sides and under the bottom sills.
- At inside corners — where siding boards meet.
- At sills — the bottom of the building where the wood structure meets the foundation.
- Around openings cut for water faucets, electric or gas services, or other special breaks in the outside surface of the building.
- Where chimney or other masonry meets siding.
- Under overhanging floors.

WEATHER STRIPPING

This type of insulation can really help make your winter energy bills more manageable. Several kinds of weather stripping are available for both windows and doors, and each one offers a different degree of effectiveness and ease of installation. Choose the one that best suits your needs.

WINDOWS

Sprinkler systems that are constantly charged with water receive the greatest exposure to cold weather.

THIN SPRING METAL OR PLASTIC

- Thin metal and plastic weather strips have one side flared out. When the window (or door) is closed, strip pressure against the flared side makes a tight fit. The plastic is adhesive-backed and is the easier type to install. Both are very durable and neither is visible when the window or door is closed.

VINYL TUBE

- For general purpose use, vinyl tube weather-strips are available with or without a metal or wood attachment strip. They can be applied to wood or metal with tacks, staples, screws or a good commercial adhesive. They are durable and easy to install. However, they are visible after installation.

WEATHER STRIPPING (cont.)

WINDOWS

FOAM RUBBER OR PLASTIC WITH ADHESIVE BACKING

- Install adhesive-backed foam on all kinds of windows, but not at points of wear, such as the sides of sliding windows. On double-hung windows, apply it only on the bottom and top rails. You can use foam strips in many more places on other kinds of windows.
- Cover stained and art glass with Lexan® or Plexiglas®. This serves a dual purpose — it helps insulate and protects the valuable glass from acts of vandalism.

GLAZING COMPOUND

- Sometimes referred to as putty, this sealant is “doughy” in texture, and is applied with a putty knife. It is used to seal glass panes to movable window frames. Old sealing material that has cracked or chipped away causes air infiltration problems through windows. Check for this and completely remove and replace any older material with new glazing compound.

ATTIC INSULATION

You should be aware of the National Electric Code which requires that insulation be kept 3 inches away from recessed light fixtures, and that no insulation be placed on top of the fixture. Failure to follow this rule can create a fire hazard. A simple four-sided box or other rigid metal form can be used to shield the fixture from insulation.

- Provide adequate ventilation.
- Treat electrical wiring with care. Don't try to pull or bend it out of the way. Have wiring replaced if it's in poor condition.
- Do not cover electrical junction boxes that face into the attic with insulation. Use a barrier around them or, if there is enough slack in the wires, raise the boxes above the insulation.
- Keep insulation at least 3 inches away from recessed light fixtures and other heat sources.
- Never use cellulose to insulate around the chimney.

VEHICLE WINTERIZATION — IT'S A MUST

Don't forget to winterize your vehicles. In the winter, your automobile can be your best friend or worst enemy. To make sure you're ready for any weather, keep your vehicle prepared year-round. Always check the following items before winter weather sets in:

OK NEEDS WORK

Ignition
Battery

VEHICLE WINTERIZATION — IT'S A MUST (cont.)

Lights
Tire Tread
Cooling System
Fuel System
Lubrication
Exhaust System Indicator
Heater
Brakes
Wiper Blades
Defroster
Snow Tires
Chains
Antifreeze
Winter Grade Oil
Full gas tank to keep water out

WHEN IT COMES TO YOUR VEHICLE, DON'T TRUST YOUR LUCK

Winter storms develop quickly, which means what you have on board your vehicle can make a life-threatening situation a survivable encounter. Always keep the following items on hand:

HAVE NEED

Blankets or sleeping bag
Matches and candles
Empty 3-pound coffee can and plastic cover
Facial tissue
Paper towels
Extra clothing
High-calorie (nonperishable) food
Compass and road maps
Knife
First-aid kit
Shovel
Sandbag
Flashlight or signal light
Windshield scraper
Booster cables
Two tow chains
Fire extinguisher
Ax
Emergency road reflectors

WHEN IT COMES TO YOUR VEHICLE, DON'T TRUST YOUR LUCK (cont.)

YOU'RE TRAPPED IN A VEHICLE; WHAT NOW?

- Avoid overexertion and exposure.
- Stay in your vehicle. Don't panic.
- Keep fresh air in your car.
- Beware of the silent killers, carbon monoxide and oxygen starvation.
- Exercise by clapping hands and moving arms and legs vigorously.
- Turn on dome light at night for visibility.
- Keep watch — do not permit all occupants to sleep at once.

SEVERE WEATHER DOESN'T ALWAYS COME WITH A WARNING. BE READY.

Lightning storms, tornadoes, hailstorms, floods, hurricanes — when severe weather bears down, you need to be as well prepared as possible.

YOUR BUILDING MIGHT BE A NATURAL TARGET FOR LIGHTNING.

When it comes to lightning striking objects, a building with high peaks is extremely vulnerable. Typically, the building is located between large parking lots and vast expanses of wide open grounds that offer little protection. And if your building is hit, all the air conditioning, audiovisual and extensive electronic equipment can act as conductors, sending current throughout your structure.

LIGHTNING RODS — PROTECTION THROUGH PREVENTION.

Your best protection against lightning damage is a lightning protection system that has been certified by the Lightning Protection Institute (LPI) or Underwriters Laboratories (UL).

Contact these organizations for more information about equipment, installation and maintenance of lightning protection systems. Their addresses and phone numbers are printed toward the back of this booklet.

KEEP PEOPLE SAFE FROM LIGHTNING

An average of 40 people per year are killed by lightning in the United States. Although some situations are unavoidable, risks can be decreased by taking the proper precautions during a thunderstorm. While you're inside the building, stay clear of open doors and windows. Also, get away from large appliances which can conduct lightning. And don't use the phone except in emergency situations.

If you're caught outside the building, try to find immediate protection. Don't touch metal fences or objects and don't seek protection under lone trees, taller trees or in unprotected shelter structures.

If you are hiking, a cave or cliff overhang is one of the safest areas to seek shelter. Keep the people in your group spread a few feet apart. If a cave or overhang isn't available, head for a low spot. Or seek shelter in a clump of head-high bushes.

If you're at the beach, leave as soon as lightning is spotted. Do the same if you're on a pier, dock or boat. Once lightning is present, get out of any body of water immediately, whether it's a pool, lake or ocean.

You can also decrease your chances of being struck by keeping away from railroad tracks and out of open spaces.

WIND DAMAGE — HOW TO LESSEN THE BLOW

High winds can occur at any time, whether they are associated with a tornado, hurricane, severe storm or just a change in atmospheric conditions. With the proper preparation, you can protect your facility from the havoc and destruction caused by ill winds.

OK NEEDS WORK

Keep buildings free from overhanging branches and trees.

Immediately replace broken windows and doors.

Check latches on doors and windows.

Install storm windows and keep them securely closed.

PROTECT YOUR FACILITY FROM HIGH WATER

When the rain refuses to stop and rivers begin to swell, your chances of protecting your building and its contents from significant damage greatly increase if you've taken steps to waterproof your building. A few of the ways you can minimize property damage include:

OK NEEDS WORK

Repair basement cracks and leaks, which invite water problems.

Contact a local contractor for information or an evaluation of the condition of your basement walls.

Keep valuable equipment like electrical appliances, woodwork or antiques off the floor with pallets or bricks.

Check gutters regularly to keep them free from leaves and twigs.

Check window sills during rainstorms for dampness due to leaks. Caulk leaks and cracks immediately.

During rainstorms, watch for moisture leaks in the roof and ceiling. Repair leaks as soon as possible.

Move valuable property to safe areas.

Run a dehumidifier in damp places, making sure excess water is drained properly and the cord is kept out of water.

Place rocks or bricks under downspouts to prevent erosion damage.

Plant or maintain trees, shrubs and grass to prevent erosion damage.

FLOOD STAGE — PLANNING, NOT PANICKING

Taking the proper precautionary measures before a flood occurs can make the storm less traumatic and less costly in terms of damage.

OK NEEDS WORK

Check with local planning office to see how close our facilities are to a flood plain.

Prepare and know your evacuation route.

Know how and when to shut off utilities: electricity, gas and water.

Keep materials — such as sandbags, plywood, plastic sheeting and lumber— on hand.

Install check valves in building sewer traps to prevent water from backing up in sewer drains.

Keep first-aid supplies on hand.

Keep automobiles fueled.

Keep a stock of food that requires little cooking.

Keep emergency cooking equipment, lights and flashlights in working order.

UNDERSTANDING THE NATIONAL WEATHER SERVICE'S WATCH/ WARNING SYSTEM.

Your preparedness for a severe storm depends on your knowledge of the National Weather Service's watch/warning system. Keep portable radios and televisions at your facility to take full advantage of alerts.

Tornado or severe thunderstorm watch — tornadoes and/or severe thunderstorms are possible (conditions are right).

Tornado or severe thunderstorm warning — tornadoes and/or severe thunderstorms are occurring. The National Weather Service defines a severe thunderstorm as having winds of 58 miles per hour or more and/or hail of ¾-inch in diameter or larger.

In most localities, an outdoor siren warning system will alert you when an emergency situation exists. Generally, a continuous siren for three minutes in duration is used as a tornado warning. When you hear it, immediately tune to local television or radio to learn specifics. Wavering sirens also could be used for other alerts and warnings. Make sure you know your local warning signals.

REACTING TO A WARNING

If a tornado or severe thunderstorm warning occurs while you're in a building, do not leave. Seek shelter in storm cellars or well-constructed basements. If neither of these options exist, take cover under a sturdy table, desk or stairway in the lowest floor of the building, or in a closet or bathroom in the center of the building.

Do not open windows. Most structures have sufficient venting to allow for the sudden drop in atmospheric pressure. Opening a window, once thought to be the way to allow inside and outside pressure to equalize, thereby minimizing damage, is not recommended. Furthermore, opening the wrong window can actually increase damage.

Remember, stay in your protected area for at least 15 to 30 minutes after the thunderstorm.

For additional weather safety information, contact:

National Safety Council

or your local gas, electric and fire departments.

National Weather Service

1325 East West Highway

Silver Spring, MD 20910

(301) 713-0689

www.weather.gov

Underwriters Laboratories, Inc.

2600 N.W. Lake Road

Camas, WA 98607

(877) 854-3577

www.ul.com

Lightning Protection Institute

P.O. Box 99

Maryville, MO 64468

(800) 488-6864

www.lightning.org

In most cases, information is free.

Emergency Telephone Numbers:

Police:

Fire:

Gas:

Electric:

Ambulance:

Hospital:

CM Select Insurance Company: (800) 200-5864