

Are You Prepared for Winter Storms?

EDGE-NOV/DEC 2005

by Joan Rice

Do you have a plan in place to deal with threats to your facility from severe winter weather, such as record snowfall and high winds, which could result in power failure and outages?

The key to minimizing damage from these common winter storms is *planning*.

Obviously, not all ice arenas need to have a winter weather plan, but those located in areas that have severe winter storms better have one!

There are three key parts to an effective emergency plan: preparedness, response and recovery.

Preparedness

Being prepared includes assessing your facility and operations and identifying trouble spots. Once identified, prioritize these weak links and make preparations to mitigate the loss potential. For example, if you have determined that loss of power due to a severe storm will cause the refrigeration system to fail, you might consider having some type of insulated ice covering material to ensure you don't lose ice. Have a plan to evacuate the building if necessary. If you know there is potential for heavy snowfall, you know you have to get it off your roof. Do you have a snow removal service ready to go in this case? Don't wait until the snow is falling!

Once you have prioritized your trouble spots and made preparations to alleviate the potential effects of weather-related losses, write out your plan. You cannot predict when severe weather will hit, so have a plan for all employees to follow. If the manager is not on the premises, employees need to be trained to carry out the plan. Have a storm response meeting with your staff to discuss your emergency plan to deal with storm damage.

Response

Once you are prepared, you can rest assured your response will be effective. Make sure your plan includes means to secure the facility to prevent further damage. Keep emergency numbers near every telephone and make sure all cell phones, pagers and walkie-talkies are charged and ready to go.

Recovery

Recovery after storm damage can be tough. Certainly, your insurance agent should be called as soon as you are reasonably able to do so. The property must be secured from further damage, which includes boarding up broken windows and doors, emergency roof protection, etc.

Please note that claims due to general power outages are not automatically covered by your property insurance. Property insurance coverage terms are not standard on this issue. You may not have any damage to your building but still suffer a loss of income due to lack of power. If you are not sure of the details of your coverage, check with your insurance agent — *before* a loss occurs.

For more information on winter storm hazards and planning, go to

www.fema.gov/hazards/winterstorms/wntsft.shtm.

Joan Rice is with Rice Specialty Risk, a provider of all forms of insurance to professional and amateur sports and leisure facilities across the nation.