

# RISK MANAGEMENT BULLETIN

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No. 82

January 11, 2002

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## WINTER PERILS

(Snowstorm, ice storm, severe cold weather)

**Did you know that an average evergreen tree (50' high, 20' wide) could be coated with five tons of ice?**

Winter weather can cause major property losses from not only storm activity but also the impairment of normal public services and other necessary operations. Drifting snow can adversely affect the structural integrity of buildings if permitted to accumulate. Ice storms are also common to the entire state of Maryland. Collapse of structures is the most common problem with ice.

### Pre-Event Actions

Buildings should not only be designed to withstand normally anticipated snow/ice loads, but also loads that could very well exceed general historical levels. This would also apply to building modifications such as additions or add-ons, which may create parapet walls or roof elevation changes where snow/ice loads and snow drifting were not considered in the design.

Emergency power equipment should be available to provide backup utility services, operate pumps and maintain fire protection systems; U.L. Approved portable heating devices can be used to keep water lines from freezing and to maintain space heating needs in critical areas.

Materials such as posts, lumber, plywood, plastic sheets and tarpaulins should be available to make temporary structural bracing and emergency repairs.

Tree branches that overhang power lines should be trimmed.

Insulation should be adequate for the cold weather. Heating systems should be properly designed and of adequate size.

### *Sponsoring Organizations*



Personnel should be trained and assigned to handle emergency operations including the placement of temporary structural supports, removing snow/ice accumulations, operating emergency equipment.

**Post-Event Actions**

Salvage and clean-up operations should be started, and building protection should be restored to full and proper operation.

Damaged areas should be isolated and temporary repairs completed. Cover any building opening caused by the storm event to minimize further damage from weather.

Emergency repairs should be implemented as soon as possible.

Additional information regarding seasonal perils can be found in the LGIT Risk Management Manual in Module 9.

For questions or comments, feel free to call Richard A. Furst, Senior Loss Control Manager, or Vance J. Petrella, Manager, Loss Control Services, at 800-673-8231.

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