

Autumn and Winter Risk Control

Maintaining grounds is an integral part of an effective risk management program for any organization. Winter conditions give rise to unique hazards, creating the potential for both damage to your property, and, more importantly, serious bodily injury to persons on your premises. Such injuries are of particular concern to the elderly, as they may be more likely to suffer serious injury and are less likely to fully recover.

By law, it is the responsibility of the occupier to ensure that conditions are safe for visitors. An occupier is any person with a degree of control over the premises, such as an owner or a tenant. If there is an injury, the occupier must be able to demonstrate that an appropriate standard of care was applied.

With this in mind and winter once again around the corner, it is an ideal time to review some of the potential hazards that exist and some of the steps the custodian of the property should be considering to eliminate or minimize these hazards.

General Property Inspection Program

Instituting a property inspection program is one of the most important steps you can take, and should include regular inspection and identification of problem areas and any repairs or actions deemed necessary to resolve them. A written policy should be created, outlining the frequency of inspections (monthly as a minimum) and detailing who is to perform the inspections. Ensure that all staff have read and understood the policy. The inspections must be documented because, as mentioned above, if there is ever an incident, you must demonstrate that adequate precautions were taken. Include the date, time, name of the person doing the inspection, any problems discovered, and actions taken to resolve them. A checklist should be created to guide the person doing the inspections. An inspection program can also help to reduce maintenance costs over time by catching problems early, before they become more serious.

Autumn and Winter Checklist

A more comprehensive inspection of the property should be done in the late fall and early spring (see our Spring and Summer Risk Control Fact Sheet) in order to ensure the condition of the premises for the upcoming winter months. Pay special attention to the following (this list should not be considered exhaustive):

- Perform an inspection of all piping and insulation to make sure everything is in good shape before the cold weather arrives. Look for exposed water pipes or areas with insufficient insulation, such as attics, blind spaces or basements where water pipes may

be prone to freezing. Seal off any areas where cold air can enter the building, especially if there are nearby pipes.

- Ensure there is sufficient insulation in your attic - insufficient insulation in attics can lead to ice damming, causing significant damage to your roof.
- Perform an inspection of all roof structural members before the winter season. Any parts that are sagging, cracked or otherwise compromise should be addressed immediately to prevent roof failure from the build-up of snow.
- Examine any exterior stairs. Ensure that treads are in good condition to prevent slipping. Inspect any handrails to make sure they are still of adequate strength.
- Make sure all trees are well pruned to prevent branches from falling off during heavy winds, causing either bodily injury or damage to your property. This will also allow for more effective surveillance of the property. We strongly recommend you hire a competent contractor to perform all pruning and tree removal work to avoid injuries to employees or volunteers, or damage to the building.
- Check all out-buildings to make sure they are in good condition.
- Twice yearly, clear gutters of any debris to prevent them from backing-up. We recommend hiring a contractor, especially if your building is more than one storey in height. The use of ladders should be avoided. Cleaning should include removal of leaves and other loose debris and any sludge or mud. Ensure that drainpipes are clear of obstructions. After all material has been removed, the gutters should be flushed out with a hose.
- Remove any window air-conditioning units.
- Cover air-conditioner compressors.
- Ensure that a winter maintenance program is in place for any parking lots, driveways, walkways, etc. The program should include snow clearance and salting/sanding as necessary. Any staff, volunteers or contractors in charge of snow removal and salting need to monitor the weather conditions and adjust the frequency of the work accordingly. Any contractors must present proof of insurance and name your institution as additional insured.
- If your property connects to a public sidewalk, check with the municipality to see if you are responsible for snow removal and salting.
- Position downspouts so that water cannot collect on walkways when snow and ice thaws.
- A log of the prevailing weather conditions, including a detailed record of who performed snow removal, salting and/or sanding and when should be kept.
- Make sure there are no combustible materials or flammable liquids within the furnace or boiler room. This area should not be used for storage.
- Replace or clean the furnace filter annually.
- Have the furnace or boiler inspected by a qualified contractor on an annual basis at minimum.

- Chimneys should be inspected twice yearly. This is important because creosote build-up can cause a chimney fire. Ensure that both the liner and cap are inspected and make sure there are no blockages by using a mirror to see up the chimney.
- Exterior oil tanks should be inspected twice annually by a competent person for signs of blackening or corrosion and leaking around the oil line, filter and valves. Any leakage should be reported to the fuel supplier immediately and must be reported to the insurance company and possibly the provincial department of environment. Rust should be removed with a wire brush and painted over with rust inhibiting paint.
- You should have the roof inspected every two years for signs of any damage or possible leaks. Replace any missing shingles immediately to avoid interior damage.
- Make sure all overhangs are clear of icicles.
- On days when the temperature goes above freezing causing snow and ice to melt, be watchful for the formation of ice when the temperature drops below zero and take appropriate precautions, such as salting.
- If the floors inside the building become wet make sure they are mopped dry quickly. Place signs indicating that the floor is wet. Be sure to check the conditions of the floors frequently. Rubber-backed mats should be installed during the winter months to help keep floors dry. In high-traffic areas, they may need to be changed frequently. Do not allow mats to roll or bunch up, creating a tripping hazard.
- During the winter months, keep all interior rooms above 12°C to prevent pipes from freezing. The heat should remain on even when the building is unoccupied. If the building is unheated, ensure that the water is turned off and all pipes are drained.
- If pipes do freeze, leave the faucet turned on and turn off the main shut-off valve. Do not attempt to thaw pipes using any type of open flame. Call a contractor.
- Regularly check the roof for excessive snow load, especially after heavy snowfalls, to prevent the roof from collapsing. Hire a contractor as necessary to perform snow removal.
- Caution all persons on the premises about the need to take special care when walking during the winter months.

Conclusion

Undertaking documented regular inspections as well as being cognizant of some common seasonal concerns (and taking appropriate action) are essential parts of an effective risk control and property maintenance program. The benefits from such programs include a decreased risk of accidents, lower maintenance costs and increased security since a well-maintained property discourages vandalism and arson.

Please go to www.ecclesiastical.ca for more risk control information or contact Ecclesiastical's risk control department with any specific questions.

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