

# Loss Prevention Bulletin



## Plan Administrator

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***Document all actions on log sheets, even if it is only an inspection where no further action is required. Maintenance logs are the evidence you need to prove that you have met the Duty of Care needed to avoid liability in the event of an incident.***

Should you or your staff have any questions please contact Ken Fingler at HED Insurance and Risk Services at 1-866-860-2862 ext. 7279 or by e-mail at [kfingler@hedinc.com](mailto:kfingler@hedinc.com).

**HED** Hayhurst  
Elias  
Dudek Inc.  
INSURANCE AND RISK SERVICES

## Weather Related Hazards

Warmer spring temperatures bring wetter and heavier snow. Some of our heaviest snowfalls come in March and even April. Heavy snowfall, ice build-up and thaw/freeze cycles increase risk of roof collapse, property damage from falling ice and slip and fall incidents.

### Snow/ice build-up on roofs:

Heavy snow loads or freezing rain build-ups on roofs can put high stress on the roof structures and may result in a roof collapse.

- Initiate a roof inspection and maintenance program for snow/ice removal. Inspect snow/ice build-ups after heavy snow/ice or a series of smaller storms.
- Keep roof drains clear of ice and snow. Approved heating cables can be used to ensure that drain downspouts remain clear of ice.
- Remove ice build-up from along the eaves troughs and edges of the roof line to reduce ice damming under the roof covering.
- For flat roofs, identify roof drains with 3 to 4 ft. high flags in case of heavy snow build-up. Clear the roof drains and open paths to the drains to ensure drainage.

### Pay particular attention to:

- Roof sections with changes in elevation – snow accumulates on the lower section.
- Additions to the sides of higher buildings with steep roofs such as dressing rooms attached to sides of arch roofed arenas – snow build-ups on an arena roof could crash down onto the dressing room roof.
- Roof sections with long expanses with unsupported roof trusses.

### Clearing snow / ice accumulations:

- Remove snow in a systematic pattern to avoid a build up in any one location that would overload the roof in that area.
- Identify and clear snow from any roof hatches and sky lights to prevent staff from walking on and possibly falling through these openings.
- Use safety rigs and lines to prevent staff from falling off a roof.
- Erect barricades surrounding building where snow/ice is being removed to keep vehicles and pedestrians away from falling snow area.
- Avoid using ice picks or sharp tools that could damage the roof.
- To avoid damage to roof covering, do not attempt to remove all of the ice cover (leave 2-3").

- Use portable steam jets to remove ice build-ups on steep sections and to avoid damaging the roof.

### Icicles and ice patches:

- Icicle build-up on the edges of the roof line can fall and injure pedestrians walking by or cause damage to vehicles parked near the building.
- Water draining from downspouts will freeze and create large ice patches that could be serious slip and fall hazards if near entrances or walkways.
- Potholes and low lying areas in parking lots will retain water and freeze into ice patches that present a potentially hazardous area for pedestrians and vehicles.

### Preventing slip and fall claims:

#### Exterior:

- Regularly check for icicle build-up around the roof line and remove the icicles.
- Barricade the area below where icicles often build-up to prevent pedestrians from walking under the icicle area and to prevent cars from parking near the building where icicles could hit the cars.
- Redirect roof downspouts away from entrances and walkways.
- Sand and/or salt icy areas around entrances and handicapped parking areas.
- Check parking lots for potholes and water pooling areas and fill these in if possible. Sand icy patches in the parking lots.
- Clean snow, ice and water build-up around entrances, exits, sidewalks and ramps.

#### Interior:

- Ensure that carpets, floor mats, stair runners and handrails are in good condition. (Not loose, torn or curled edges.)
- Place safety cones and warning signs around entrances that may be wet and slippery from snow tracked in. Mop up excess moisture and dry floors as soon as possible. Use mats to absorb snow/water.
- Clean mats regularly, especially during wet/slushy snow seasons.

### Reducing liability:

The Occupier's Liability Act sets out the duty (one of reasonable care, not perfection) that a property owner/manager owes to any person entering the premises. Reasonable care would include regular inspection and maintenance of the property with increased frequency during periods of inclement weather such as following a heavy snow or freezing rain storm or during the thaw/freeze season.