

Winter-Proofing Your Business

PROPERTY

Inspect and service HVAC systems (change filters, check thermostats, test emergency heat)

Seal windows and doors to prevent drafts and heat loss

Check roof integrity and clear gutters to prevent ice dams

Ensure proper insulation in attics, basements, and crawl spaces

Stockpile essentials: salt, shovels, backup generators, flashlights

Create a winter emergency plan (power outages, remote work protocols)

Train staff on emergency procedures and communication plans

REDUCING FALL RISKS

Apply salt or de-icing agents regularly, especially before storms

Keep a clear log of all snow and ice removal

(CWG insureds have access to a daily snow/ice removal log template through CWG Risk Services)

Install non-slip mats at entrances and high-traffic areas

Use clear, weather-resistant signs to warn of icy conditions

Ensure outdoor lighting is adequate for early morning and evening visibility

COMMERCIAL FLEET

Vehicle Prep:

Conduct inspections focusing on tires, brakes, lights, battery, and fluids

Ensure windshield wipers and defrosters are functioning properly

Equip vehicles with snow chains where appropriate

Stock emergency kits (blankets, flares, jumper cables, first aid)

Schedule regular inspections for snow removal equipment

Tips to Review with Your Drivers:

Encourage defensive driving and increased following distances

Avoid cruise control on icy roads

Take caution traveling over bridges or overpasses

Provide training on handling skids and emergency braking

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Please Note: This guideline is not legal advice, nor intended to cover every need or risk a business may face during the course of operations. This guideline is intended only as an example or specimen document of what a potential approach to a policy, manual or form may need to include. We advise every business to consult with their local attorney and financial advisor about specific requirements or legal obligations unique to their business.

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