



## Cold weather and freeze alert

### Equipment care bulletin

HSB Canada, part of Munich Re, is a technology-driven company built on a foundation of specialty insurance, engineering, and technology, all working to drive innovation in a modern world, to keep you ahead of risk.

#### Keep your heating systems operating

Keep your building and equipment warm. Heating systems are the lifeline of your business during cold conditions. If they fail, disaster could strike. Immediate action required:

- **All piping must be insulated.** Install new and replace damaged insulation where necessary, and don't forget to examine your sprinkler system.
- **Inspect all outside dampers** for proper operation.
- **Clear and protect all outside vents** from ice and snow accumulation.

- **Heat requires power.** If generators are unavailable, make arrangements to obtain non-electrical portable heating during outages.
- **If you have electric heat tracing, make sure that it is energized,** and also be prepared to supply back-up power to heat tracing systems.

#### Safeguard business equipment during power outages

**Power surge and sag protection is necessary at all times** – especially during cold, freezing conditions. Severe weather can cause power loss and downed wires, disrupting your business' power supply.



When electricity is restored, the sudden surge of power can literally destroy the modem, high-tech equipment your business relies on. Immediate action required:

- **Unplug it.** Anticipate power sags and surges during severe weather. The best solution is equipment isolation – turn it off and unplug it. If you need to keep equipment running, installing surge protectors can provide protection.
- **Prepare for power outages.** If you rely on generators for back-up power, perform preoperational checks and start-up tests. Consult your generator's manufacturer for details.
- **Inspect building.** Close all windows, doors and outside dampers. Schedule regular building checks during storms and cold weather. Arrange for snow and ice removal, including the roof.
- **Who's responsible?** Ensure accountability by designating personal responsibility for loss prevention. Business and building owners must work together with facilities and maintenance people.
- **Provide emergency telephone numbers.** Collect and distribute a list of emergency phone numbers and contacts, such as snow removal, heating system repair company, utility company, and the weather bureau.
- **Anticipate flooding.** Severe and cold weather can cause flooding. Move susceptible equipment or stock to an alternate location, where water cannot reach it.
- **Always have cold-weather gear on hand** – Gloves, hats, emergency blankets, flashlights. Provide them and make sure your people know where they are stored.

## Protect your building and ensure accountability

The time is now – your business is facing extreme temperatures within 24 hours. Protect your building and prepare your people before cold weather and freezing temperatures arrive. Immediate action required: