



Protecting Your Property

Rather than waiting until the snow begins to fall, businesses should begin preparing before the arrival of freezing temperatures, snow and ice that may damage property and interfere with daily operations. The Insurance Institute for Business and Home Safety (IBHS) offers these tips:

1. Find out how strong the building's roof is and its capacity for snow load. Then reduce the risk of ice dams and roof collapse:

- Increase insulation above ceilings.
- Create a roof preventative maintenance, including periodic roof drainage inspections.
- Install self-regulating heating cables on gutters, downspouts and around roof drains.
- Keep all drains, scuppers, gutters and downspouts free of debris and vegetation.
- Prune trees that may hang over the roof to prevent an accumulation of tree leaves and branches that may clog or slow roof drainage.
- Improve ventilation. Consider installing electric power vents with thermostats.

2. Protect pipes against freezing and the possibility of rupture (including portable water supply, fire sprinkler systems and outdoor irrigation systems).

- Provide a reliable backup power source, such as a stand-by generator, to ensure continuous power to the building.
- Install a monitoring system with notifications if the building's temperature dips below a pre-determined number.
- Insulate recessed light fixtures in the ceiling to reduce heat entering the attic. Look for visible light inside the attic. If present, insulate or seal. If the space above a suspended ceiling is conditioned, there is no need for added insulation or sealing.
- Insulate and properly seal attic penetrations such as partition walls, vents, plumbing stacks, electric and mechanical chases, access doors and all doors and windows.
- Seal all wall cracks and penetrations, including domestic and fire protection lines, electrical conduit and other utility service lines.

If you have any questions or would like additional information, please contact your local PMA Risk Control Consultant or reach out to us at heretohelp@pmagroup.com.

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