

RisKey A Guide to Controlling Risk



The Big Chill

October 2010

Highlights

- Risks to State Agencies
- Insurance Coverage
- Checklist
- Resources

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DAS
DEPARTMENT OF
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RisKey

A Guide to Controlling Risk

THE BIG CHILL

Summer is over. Fall is here. Now is the time to plan your strategy for the coming chill.

Winter storms can paralyze an entire region. Results from storms can be damaged property, closed highways, blocked roads, flooding, and storm surge, loss of power, injuries and vehicle crashes.

Preventive maintenance will reduce or prevent costly losses. Use this RisKey as a basic checklist to mitigate losses.

Highlights of RisKey

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Risks to State Agencies

- Personal injury to the public and/or employees
- Vehicle accidents
- Repair or replacement cost of state property
- Damage to state property
- Higher agency risk charges due to increased claims
- Unexpected budget impacts from costs due to claims

Insurance Coverage

The state's tort liability coverage includes all authorized employees and volunteers while performing official duties at the state's direction and control. The coverage goes with you when you travel on official state business. The state's self-insurance coverage is valid worldwide.

For more information, see the following Oregon Department of Administrative Services (DAS) Risk Management Self-Insurance policies.

[DAS Policy 125-7-101](#), *Property Self-Insurance Policy Manual.*

[DAS Policy 125-7-210](#), *Liability Self-Insurance Policy Manual.*

[DAS Policy 125-7-202](#), *Employee Liability Self-Insurance Policy Manual.*

Checklist

Your agency may do some winter preparations. An expert should do the preparations you cannot. If you lease your building, check your lease or with your landlord to see who is responsible for winter preparations.



Buildings and Structures

- Consider what supplies you will need for the coming season. Purchase ice melt, sand, gravel, shovels, mops, floor mats now BEFORE the winter weather hits.
- Check the roof for broken, damaged or loose shingles, small holes and loose nails. Check flashing around all dormers, vent pipes, chimneys and any other places where the roof covering meets another surface.
- Remove leaves, dirt and debris from roof drains, gutters and downspouts. Paint any rusty gutters and check the gutter supports.
- On the exterior of the building, repair any cracks in stucco or masonry walls. Spot repair and paint any defective areas to prevent damage from freezing and thawing.
- Check weather stripping around windows, doors and between foundation and siding. Replace where needed. Check metal weather stripping for dents, bends, breaks, loss of tension or other damage that could make it less effective. Repair and paint storm windows if necessary.
- Have a qualified technician clean and check your furnace and replace necessary parts.
- Drain and winterize unused plumbing in unheated areas. Do the same with landscape sprinkler systems. For hot water heating systems serving unused areas, make sure all runs are set to keep some water circulating. Drain condensation from low point drains in dry pipe fire suppression sprinkler systems. If you cannot completely drain a system, contact a plumber. They can blow the water out with compressed air. The plumber should give a written guarantee to repair free of charge any frozen pipes.
- In unheated areas, fill drain traps in toilet, sink, shower, and floor drains with antifreeze approved for use in camper and RV water systems.
- Insulate pipes that are in use. Make sure there is enough heat in the area to prevent freezing. In extreme cases, you can wrap pipes with thermostatically controlled heat tapes. Plug tapes into a circuit equipped with a ground fault circuit interrupter (GFCI) outlet. Check the pipes periodically when temperatures plunge below freezing.
- Check and service back-up electrical generator, standby heating systems, fixed and portable sump pumps.
- Remove portable air conditioners for winter storage. Cover with a dust-proof cover. If an air conditioner stays in the window, install a weatherproof cover and seal the space around the unit.

- Drain unused chillers and cooling towers completely. You can clean and maintain the cooling tower and do preventive maintenance on pump systems while they are out of service.

Vehicles



- Conduct your annual check of the radiator antifreeze in vehicles and equipment garaged or parked for the winter. Don't forget boats!
- For active vehicles, make sure that windshield wipers are in good shape and washer reservoir is full with winterized washer fluid.
- Check the battery. Ensure it is in peak condition and functioning properly.
- Make sure the heater and defroster work. Check all the vehicle lights. Replace burned out or dim bulbs.
- Equip vehicles with winter tires and chains that fit the tire and vehicle. Make sure staff knows how to install chains on the vehicle. Offer training if needed.
- Check vehicles for first aid kits and emergency supplies such as blankets, flashlight, food, water, matches, and emergency flares. The supplies should be ready for use and accessible in case staff are stranded. Advise employees to carry a charged cell phone when traveling during the winter months.
- When traveling in adverse weather, don't let the gas get below half a tank.

Other Considerations

- Do not forget about landscaping. Mulch plants and provide other protection where needed. Drain birdbaths or fountains and if possible, store in a garage, basement, shed or other area out of the weather.
- Be sure to check the storm drains around your facility. If debris is plugging the drains, water can back up into buildings and onto roads. Remove debris from storm drains.
- Re-inspect problem areas that have come to your attention in prior years. You must correct known deficiencies that caused past losses to retain your property coverage.



Snow and Ice

- Set responsibility now to make sure someone will shovel, sweep and sand your walks for early arrivals and late evening meetings. If you de-ice, use a light touch. Too much de-icer can cause sidewalk damage.
- Ask staff to be on alert for snowmelt and puddles in entry areas. Wet, slippery floors injure people every year. Place nonskid floor mats in heavy traffic areas. Tell your staff who they should report wet floors to (or where the mops are).

As you winterize, prepare a checklist and mark your spring calendar to reverse your winter measures.

You must take reasonable precaution to protect your property before the state's self-insurance policy covers freeze loss. It is everyone's job to prevent injuries from slips and falls. So, consult with your staff and review your maintenance plans now before the **BIG CHILL** strikes.

Resources

FEMA Winter Storm Information - [FEMA: Winter Storms and Extreme Cold](#)

Extreme Cold Tips from the CDC - [CDC Winter Weather | A Prevention Guide to Promote Your Personal Health and Safety](#)

NOAA's National Weather Service Winter Weather page - [NWS Winter Weather Safety and Awareness](#)

Oregon Emergency Management Website Links - [Oregon Emergency Management Related Websites](#)

Oregon Department of Transportation's road condition site - [TripCheck - Road Cams, Road & Weather Conditions in Oregon - ODOT](#)

Red Cross Preparedness Fast Facts - [Winter Storms](#)