# **Use Caution When Weather Gets Treacherous**

Winter work presents a great many challenges, but it's the weather that's the most unpredictable. Be prepared for the season to help keep yourself safe from illness and injury.

# Protect Yourself

Whenever possible, schedule work to avoid cold, windy conditions. If dangerous wind chill is present, and work can't be rescheduled, take added precautions against the cold, such as wearing heavy-duty, cold-weather gear, and taking frequent indoor breaks to warm up.

If work in the biting winter elements is necessary make sure your clothing is warm and protective:

- Dress in layers. Remove clothing as you sweat, then put it back on as needed. This also applies to hand and foot wear.
- Synthetic materials are ideal. Top it all with outerwear that's waterproof, breathable, and blocks the wind.
- A hat that covers your ears is a must. A face mask offers added protection.
- Hydrate to maintain normal and efficient body function.

# Frostbite

While most common on exposed skin on the face, nose, and ears, frostbite can also affect hands and feet. Mild frostbite can appear red and swollen. Skin with severe frostbite will appear purple or black once it's warmed. Suspect frostbite if you experience numbness, loss of feeling, or stinging. Get out of the cold. Seek medical attention as soon as possible.

### Hypothermia

Symptoms of hypothermia, a dangerously low body temperature, include uncontrollable shivering; vague, slow, or slurred speech; incoherence; memory lapses; loss of coordination; drowsiness; and exhaustion. Anyone experiencing these symptoms needs medical attention. Someone exhibiting these signs may not be aware of them. Keep the person covered and quiet. Apply moderate heat.

### On the Road

Winter weather is notorious for cutting trips short. Snow, wind, ice — they can pop up when you least expect them. Even areas of the country that don't experience frequent snowfalls have been paralyzed by errant winter storms. An otherwise calm day can turn ugly quick, and you can be stranded — or worse, caught in a crash. If a storm crosses your path, pull off the road as soon as you can, and wait for it to pass.

### **Awareness Is Key**

Cold weather can be a crippler — or even a killer. If you are ill-equipped or unprepared, you risk personal injury and possible permanent damage.

#### Sources:

"Hypothermia." https://www.mayoclinic.org/diseases-conditions/hypothermia/symptoms-causes/syc-20352682. Accessed November 2019. "Frostbite." https://www.mayoclinic.org/diseases-conditions/frostbite/symptoms-causes/syc-20372656. Accessed December 2019.

> This article is for general information and risk prevention only and should not be considered legal or other expert advice. The recommendations herein may help reduce, but are not guaranteed to eliminate, any or all risk of loss. The information herein may be subject to, and is not a substitute for, any laws or regulations that may apply. Qualified counsel should be sought with questions specific to your circumstances. © 2019 Federated Mutual Insurance Company.



Federated Mutual Insurance Company • Federated Service Insurance Company\* Federated Life Insurance Company • Federated Reserve Insurance Company\* • Granite Re, Inc.\*† \*Not licensed in all states. 'Granite Re, Inc. conducts business in California as Granite Surety Insurance Company, federated Ginsurance.com | © 2019 Federated Mutual Insurance Company