Don't Let Your Guard Down Around Cold Weather

Although extreme cold weather has traditionally been isolated to certain parts of the country during the winter months, with climate change we are seeing shifts in how long cold weather will linger, where it is hitting, and the impacts it can have for those who are not prepared.[1]

Until you have witnessed firsthand the devastating effects of a blizzard, ice storm, wind storm, and other cold weather events, you may not realize how destructive — and dangerous — they can be. Temperature fluctuations can cause soft, fluffy snow piles to become dense, sharp ice blocks. The weight of snow can cause damage to homes, vehicles, and power lines. Icy wind can obscure visibility, water can form black ice on roads, and sharp drops in temperature can cause frostbite to exposed skin in minutes. Prepare for the worst by creating an emergency preparedness and response plan. Even if you think you will never have to face certain cold weather safety conditions, having a plan could be your saving grace if there is an unexpected cold weather event.

Emergency Preparedness

Addressing unique challenges specific to each business' facilities, operations, and potential risks through an emergency preparedness and response plan is a tried and true way to prepare. Train your employees on your plan, and keep a copy of the plan on-site to reference. Pay attention to the National Weather Service as they issue watches, warnings, and advisories across various media channels. Depending on what type of cold weather is predicted, be ready to advise your employees to stay home if driving conditions are too dangerous. Update your business hours online if you need to close early or open late.

Business Response

Is your business ready to handle a cold weather event? There are several things to keep in mind that may help to keep your workplace and employees safe:

- If ice or heavy snow are predicted, keep the area well lit and have shovels and sidewalk salt on hand to help prevent slips, trips, or falls.
- Power outages due to heavy wind, snow, or ice may leave you without electricity. Consider purchasing a backup generator and keeping an emergency kit at your business.
- Keep a close eye on the temperature — if employees must be outside be sure they have regular warming breaks and provide the appropriate protective gear for the weather.
- Evaluate your company vehicles for winter weather readiness and make sure each one has a full tank of gas, an emergency kit, snow scrapers, and a spare shovel.

Employee Safety

Above all else, employee safety should a top priority. Your employees are your number one asset, and in unfamiliar weather situations they should know who to turn to for direction, and how to keep your business — and themselves — safe. It's also a good idea to have your employees create a communications plan between their departure location and destination if they must drive. As seasonal changes bring lower temperatures each year, businesses should plan for the highest threat when it comes to weather events. Remember, it is better to be over-prepared than left out in the cold.

1. https://www.bbc.com/news/science-environment-58425526 Accessed 10/5/2021.

It's Our Business to Protect Yours

FEDERATED INSURANCE ®