



Seasonal Safety

Winter Preparedness

Preparing Your Business For Winter Weather

As a business owner, it is your responsibility to take the necessary steps to protect your business. Winter weather brings along snow and ice which are a threat to your facility, and your employees.

Learn how you can prepare for winter weather to ensure business continuity while also keeping your employees safe. This starts with early planning to determine risks to your business which will allow you to mitigate these exposures before a storm arrives.

Plan Ahead

Determine your greatest risk potential. It might come from loss of heat, frozen pipes (which can burst, causing water damage), or loss of access caused by icy conditions

Calculate the cost of business interruptions for one week, one month and six months. Once you've done that, you'll be able to investigate insurance options or build a cash reserve that will allow your company to function during the post-disaster recovery phase

Review your insurance coverage. Contact your agent to find out if your policy is adequate for your needs. Consult with a business insurance expert to advise you on the right coverage for your situation.

Build a Crisis Communication Plan

Ensure your staff, customers, vendors and contractors know what's going on. Establish an email alert system. Make sure you have primary and secondary email addresses for your employees and clients.

Use Social Media to keep the public aware you're still in business and in the process of recovering from the storm.

Develop a Weather Policy for Employees

Example:

- Please call our snow/emergency line: phone #. A message will be on the system by 6AM.
- We will also text information regarding delays or closings to the number we have on file.
- If no message is present, all scheduled employees will be expected to report to work.

Time Spent Now, Will Save You Time & Money Later

By spending time now preparing your business ahead of the winter storm, you will not only keep your employees and business safe, but you will prevent possible future storm, wind and water damage.



Remember:

Assess your property damage risks.

What would happen if you had to shut down your business for several days?

If you do this early enough, you'll have time to make upgrades that can prevent possible damage.

Emergency Checklist:

- Does your organization have an emergency preparedness plan in place?
- If you have a plan, do you have the resources to follow it thoroughly?
- Is your plan adequate to sustain operations and protect your business and employees?
- Have you identified any areas of your emergency preparedness plan that need improvement?
- Are there procedures that should be added to your plan as a result of your storm experience?

Contact Beacon Mutual: 401-825-2667 | safety@beaconmutual.com | www.beaconmutual.com

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