

From the Claims Desk: Midwinter Maintenance

Winter is a particularly punishing season because cycles of cold and thaw inflict recurring damage. You can make protective preparations before winter begins in earnest, and yet discover on-going maintenance needs during the harshest months.

Here are some recommendations from Sam Carucci, Vice President, Claims, Church Insurance, to keep operations running smoothly even as temperatures plummet and the wind howls. The ability to act quickly and decisively during extreme weather will protect your organization's people and property, and save you money in the long run.

Keep Up with Snow Removal

Sam suggests working with contractors responsible for snow removal to make sure they understand time limitations, especially if you run a school. "Remember how important it is to create a safe environment not just for the children, but for the teachers. If teachers arrive early, have the snow cleared before they get there."

Snow removal isn't only about shoveling. "You not only have to keep pathways clear, but also make sure they're sanded or salted correctly," Sam says.

Inside buildings, a common claim comes from visitors who slip and fall on stair landings, especially those leading to basements. "Visitors will be coming in with wet shoes. Clean and cover those areas where they will be walking. For example, use rugs and make sure they are well anchored," he says.

Be Prepared!

A winter power outage can be especially brutal. That's why it's a good idea to test generators, and purchase and safely store the proper fuel. "If you've already had your HVAC system serviced earlier in the season, it's unlikely that you'll experience a furnace or boiler breakdown—but a big storm could knock out your power, which could affect your heating system," Sam says.

Deep freezes in particular can cause damage because they could affect interior elements, such as plumbing behind walls. "When your area experiences severe cold, turn your faucets on a little bit to keep water flowing through your pipes. That can prevent pipes from freezing and bursting," Sam explains.

He also advises that facility crews become familiar with how to properly maintain any electronic and engineering equipment during the coldest months. Being prepared might mean receiving training on maintenance and repairs, or just understanding the appropriate expert to call. "If something happens to equipment as a result of a storm, your maintenance team will need to know how to handle things confidently as they occur," Sam says.

And don't neglect the effect of heavy snowfall on your roof. You may need to hire someone to remove the snow in order to prevent water intrusion from melting run-off or structural issues from snow's excessive weight.

Update the Insulation

“A lot of people forget that insulation needs to be modernized,” Sam says. “Newer buildings may have spray-foam insulation, but older buildings often have rolled fiberglass insulation, which shrinks and becomes less effective over time.”

Updated insulation can help retain heat during cold snaps—keeping the building at a more comfortable temperature while lowering the heating bill. “You may have to spend a little money, but you will end up saving money overall,” he says.

All of these recommendations apply not only to commercial buildings, but also to rectories and homes, Sam says.