

## From the Claims Desk: Seven Winter Weather Suggestions

Each season holds specific property- and liability-related challenges, but winter can be especially brutal. Sam Carucci, Vice President of Claims for the Church Insurance Companies, addresses a few potential hazards and offers guidance.

### 1. Service your boiler and furnace.

Sam encourages church leaders not to wait until too late in the season to have heating equipment inspected. It's easier to deal with a broken furnace if the temperature hasn't dropped below freezing.

"And service companies get busy in the winter; you may be on a waiting list for a couple of months to get your maintenance addressed," he says. Plan ahead and schedule boiler and furnace inspections early in the season.

### 2. Check for drafts.

Many religious organizations' buildings were built a long time ago. That could mean your organization is losing heat—and money—to cracks, crevices, and drafts. "You can call in a company to inspect and make repairs, or you can have the maintenance person systematically go around the property and seal windows," Sam says. It can make a big difference.

### 3. Inspect for holes.

Holes at buildings' perimeters can cause problems for a couple of reasons. They could provide a means of entry for critters to nest indoors, and they could be an injury hazard. "Fill in holes to prevent twisted ankles," Sam advises.

### 4. Clean your gutters.

Much of the routine for organizational building maintenance and hazard prevention is the same as for a homeowner. You have your home's gutters cleaned after leaves fall, and you should do that for your institution's buildings as well.

"When gutters are clogged with debris, melting snow may not drain properly. This can cause preventable problems, such as ice dams," Sam says. These barriers can prevent appropriate water flow, allowing water to sit on your roof, eventually leaking into the building and causing interior damage.

### 5. Trim your trees.

"One cubic foot of snow could weigh as much as 15 to 20 pounds," Sam says. He encourages organizational leaders to hire a professional and have trees inspected and trimmed. "You see utility companies cutting trees around wires for this reason. Snow can take down limbs or even entire trees. Manage your trees so they don't fall on a car, your building, or a person."

### 6. Plan for snow removal.

Maybe your organization has a relationship with a snow removal company to clear walkways and parking lots. Or maybe you have volunteers who shovel. Either way, make sure you have a comprehensive plan to provide a safe place for visitors to walk, drive, and park. “Arrange for a back-up, just in case the people who usually do the snow removal can’t get there,” Sam suggests.

**7. Close up when weather gets bad.**

“Sometimes it’s okay to close the church,” Sam says. “It’s not only the safety of the visitors when they’re on the property that’s at stake, but also their safety as they travel there.”

Sam recommends that you take these tips into consideration as you do your winter weather planning, but be sure to tailor your preparation to your particular needs. It might be cold outside, but your organization can provide respite to your community. Keep everyone safe in the process!