



NEWS OF VALUE

COLD WEATHER TIPS

After the frigid, bitterly cold, and snow-filled winter last year, many are wondering just what this winter might bring. Could it possibly be as bad as last? In a word, yes. The 2015 edition of the *Farmers' Almanac*, which correctly predicted last winter's frigid conditions, is saying that this year will be just as miserable.

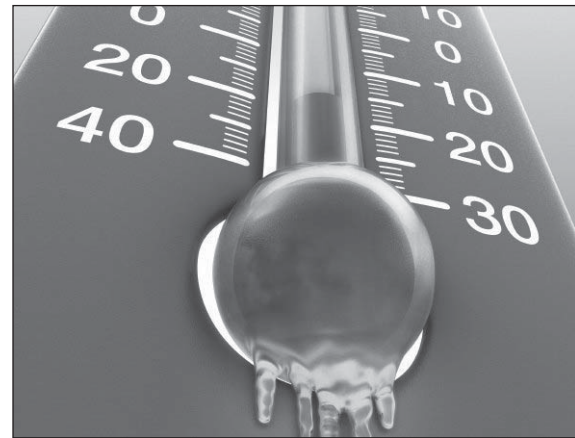
The *Almanac* predicts that three-quarters of the nation will experience below-normal temperatures. Over the eastern third of the country, the *Almanac* expects an active storm track with a number of storms delivering copious amounts of snow and rain, and a large zone of very cold temperatures will be found from east of the Continental Divide east to the Appalachians.

The *Almanac* is "red flagging" the first 10 days of January and the first week of February along the Atlantic Seaboard for active wintry weather featuring bouts of heavy precipitation and strong winds. Another red flag timeframe for widespread wintry conditions is the middle part of March from the nation's midsection to the East Coast.

With these conditions on tap, it makes sense for community associations to be prepared for harsh weather. Community associations can limit injuries and damages and return more quickly to normal operations if they plan ahead.

The best time to respond to a severe storm is *before* it happens. A relatively small investment of time and money *now* may prevent severe damage and disruption to your community association.

Ask yourself: What if the worst happened? How would it affect our residents and employees? What if we had to shut down the building for weeks or months? What can we do to make sure we survive?



What can we do to prepare?

Develop a disaster plan for your community association now so you can rest a little more easily in the future. To begin, you need not have in-depth knowledge of emergency management. What you need is the ability to create a plan to make emergency management part of your community association's culture. This plan should include specific procedures and responsibilities to respond to severe weather. Inspections and maintenance should be conducted throughout the year.

The Federal Emergency Management Agency (FEMA) has produced The Emergency Management Guide for Business & Industry. This free publication provides a step-by-step approach to emergency planning, response, and recovery for companies of all sizes. It is available through FEMA's web site at <http://www.fema.gov/business/guide/index.shtm>.



What should we know about cold weather and sprinkler systems?

Sprinkler system freeze-up are a major concern during cold weather. In addition to the resulting danger of impaired fire protection, resulting water damage can affect storage, paperwork, records, furniture, machinery, computers, and electrical equipment. If the water leakage goes undetected for a weekend, extensive flooding may result.

Freeze-ups in wet sprinkler systems occur most frequently in exposed and out-of-the way places and during weekends or other periods when a sudden cold snap catches a community association unprepared. Most freeze-ups result from failure to provide adequate heat.

During cold spells, monitor temperatures every few hours in vulnerable areas. Provide safe, portable heaters for areas that might fall below 40 degrees, and use tarps as temporary windbreaks.

What about insurance?

Checking insurance coverage is an important part of planning. With proper emergency planning, a community association's insurance policy is tailored to its specific needs and potential exposures.

Surprisingly, this does not necessarily mean higher insurance premiums—just a better distribution of coverages to meet actual needs. A professional insurance and risk management agent can assist you in evaluating your facility, drafting and testing your disaster plan, and implementing your overall loss prevention program.

In the event of a catastrophic severe weather event, community associations should make sure their insurance portfolio includes coverage for earthquakes, floods, and wind-driven rain, if reasonably available.

What if we have a claim?

Knowing what to do when an incident occurs is a key factor in mitigating or reducing the cost of a claim. Your insurance agent and/or company should provide 24-hour claim service. Make sure you know the claims process before a disaster occurs.

Questions or concerns?

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