

Managing Your Risk

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Winter Edition

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Questions? Be sure to contact your broker today!



holiday décor

Safety Steps to Keep Things Merry and Bright

Decorating for the holidays is a time-honored tradition, one that frequently extends from the home to include the workplace. Please review the following guidelines for decorative displays in order to keep this holiday season merry and bright (and safe!)

General Guidelines

- Due to a lack of regulations, holiday decorations may contain high levels of toxins or other inherent safety hazards. Always purchase from reputable sources, read all labels, and follow manufacturer guidelines.
- When purchasing extension cords, holiday lights, and other electrical decorations, check for certification from organizations such as Underwriting Laboratories (UL), Intertek (ETL), or Canadian Standards Association (CSA).
- Always consider the inherent fire dangers while designing a display:
 - Use flame-resistant materials when possible
 - Keep walls and ceilings clear of combustibles
 - Keep light fixtures and sprinkler heads clear
 - Keep at least 60% of wall space clear

We do not recommend the use of extension cords or light strings due to the risk of short-circuiting and other fire dangers, however if they are to be used, please review the safety guidelines later in this article.

Avoid Decorations that may Contain Irritants

Avoid using chemically generated artificial snow, flocking, angel hair spun glass, etc., and check all labels for lead or other chemical content.

Holiday Plants

Poinsettia, mistletoe, and holly are irritants to humans when ingested, but can be extremely toxic to animals.

Extension Cords

- Use extension cords that are long enough for their intended purpose – never join two cords together.
- Never:
 - Leave cords in high-traffic areas;
 - Severely bend or pinch cords;
 - Compromise a cord's insulation;
 - Nail or staple cords to secure them in place;
 - Remove a prong to make a cord fit a two-prong outlet; or
 - Run cords through walls or ceilings
- Only use extension cords for their intended use (rated indoor, outdoor, etc.)
- Double check that extension cords can meet the electrical loads of decorations requiring power

Electrical Outlets and Decorations

Map out available electrical outlets and arrange decoration in ways that will not overload their capacity. Inspect outlets and decorations for defects such as cracks, loose or bare wires, loose connections, or other damage that could lead to shock or fire hazard. Always unplug decorations when they are unattended and before attempting to replace broken bulbs or old fuses.

Lights

Incandescent lights generate far more heat than their LED counterparts, therefore utilizing LED options are recommended. If incandescent lights are used, never string more than three strands together. Never drape any other decoration over a light or lamp shade, and **always** unplug all lights at the end of the day.

Information for this article was taken from the [Electrical Safety Foundation International](#) and [Children's Health websites](#). Clear Risk Solutions wishes you a safe and happy holiday season this year!

facility preparation

don't get left in the cold this winter!

Winter is coming...and with it, all the conditions that create wear, tear, and costly damages to facilities. Temperature fluctuations, seasonal precipitation, and heating requirements can place many kinds of stress on a facility's structural integrity. Fortunately, fall is one of the best times to prepare for the rigors of winter weather by reviewing facility preparation plans and implementing winterization efforts well in advance of freezing temperatures.

Fall Facility Preparation

Facility

- Test heating systems in advance of winter weather
- Inspect all backup systems, and ensure power backups meet any approved alternative heat source requirements as defined by your local Fire Marshall



Roofs, Gutters, and Ice Dams

- Conduct inspections and initiate any repairs
- To prevent ice dams, inspect all gutters and downspouts for damage, leaking connections, and excessive debris or obstructions
- Ensure all gutters drain away from the building
- Inform maintenance staff of each roof's snow load capacity, and implement inspection and removal procedures to ensure these are not exceeded
- All roofs, especially flat roofs, must have clear access to drains to avoid exceeding roof capacity
- Crawl spaces, roof hatches, and attic accesses should be closed and properly insulated.

Water Systems

Before winter:

- Drain all hoses and insulate all hose bibs
- Drain all sprinkler systems
- Insulate pipes, especially if unheated or exposed
- Visually inspect exposed plumbing for any leaks or cold spots
- Locate and map all faucets and water access points in exterior walls
- If necessary, have heat trace tape or heating cables professionally installed
- Identify and inform staff of all water shut-off valves to increase response time in the event a water system fails. Also test all valves at least once a year, preferably before winter, to be sure that they can be turned easily during an emergency.

When temperatures are at or below freezing:

- Allow exterior faucets to run a steady drip to prevent pressure buildup between the faucet and any ice formation
- Leave cabinets under sinks open on exterior walls to allow warm air to circulate around pipes

safeguard your facilities from winter conditions that can cause wear, tear, and costly damages

Vehicles

- Equip vehicles with winter weather emergency kits
- Perform the following maintenance:
 - Check antifreeze levels
 - Inspect tires and tire pressure
 - Fill gas tanks to avoid ice in tank and fuel lines
- Properly maintain and store vehicles and equipment that will not be used during winter months (lawn mowers, etc.)

Winter Upkeep

Staff Policies and Procedures

During the winter months, maintenance staff should have procedures in place for conducting the following:

- Regularly check the weather forecast
- Inspect and maintain all buildings, including any that are unoccupied
- Checking building temperatures at least twice daily, including buildings that are unoccupied

Parking Lots, Walkways, Stairs, and Access Points

Develop plans to ensure access ways are free of snow and ice at all times, and make sure accessibility for those with disabilities is not impeded by winter conditions. Plans should address the following practices:

- Regularly remove snow from all parking lots, walkways, stairs, and access points
- Apply deicer or appropriate traction as needed
- Regularly inspect for any changes in conditions
- Identify any areas where snow accumulates in greater volumes, which ice up faster than others, or that remain in shadow throughout the day.
 - Check these areas hourly so appropriate countermeasures to conditions can be taken, and use appropriate signage to warn patrons of possible hazards.

- Make sure outdoor staff are properly equipped, dressed for conditions, and allowed frequent breaks to prevent overexertion or exposure
- Snow-clearing procedures should be implemented well in advance of any after-hour events
- All entryways should be equipped with the proper mats so that moisture, dirt, and debris are not tracked inside, which can damage floors and create slipping hazards.



Snow and Ice

- Remove ice buildup on roof overhangs to prevent ice dams and potential injury from falling ice
- Regularly inspect vents for blockages from wind-blown snow, which can interfere with HVACs and increase the risks of carbon monoxide poisoning
- Outfit all buildings with carbon monoxide detectors and inspect them annually
- After heavy snowfall, immediately following storms, or extreme temperature fluctuation, examine foundations, walkways, and buildings for ground shifts or water damage

Don't get left in the cold this winter! If you need an extra set of eyes to review your winterization plans or would like an inspection performed, please contact your Clear Risk Solutions risk manager today!



service animals

rules and responsibilities

As we head into colder seasons, more and more people will begin to retreat indoors...including individuals that rely on service animals. Organizations must handle the matter of accommodating service animals with care, and understand both their rights and the rights of the disabled.

Dogs and miniature horses are the only two approved types of service animals. The work or tasks performed by the animal must be directly related to the handler's disability. Emotional support animals, comfort animals, and therapy dogs are **not** considered service animals.

Rights and Responsibilities of Handlers

- The handler is responsible for the care and supervision of their service animal
- Animals must be allowed to accompany handlers to any place others are normally allowed
- A "no pets" policy does not include service animals - they are not pets
- Local laws that prohibit specific breeds of dogs do not apply to service animals

Rights and Responsibilities of Organization

- An organization has the right to remove uncontrolled, disruptive, or poorly behaved animals, as well as animals whose behavior poses a direct threat to the health and safety of others
- Organizations **are not** required to provide for care or supervision of a service animal
- Organizations **may not** require anything (such as a fee) that they do not generally require of others
- Allergies or fear of animals from employees or

other patrons **are not** valid grounds for excluding service animals – in this event, organizations must make reasonable efforts to accommodate both parties, e.g., providing separate space

- A facility **may not** request verification of service animal certification, training, or licensing
- Organizations may only ask two questions of a person with a service animal: "Is the animal required because of a disability?"; and, "What work or task has the animal been trained to perform?" These questions **may not** be asked if the task or disability are obvious, such as a dog observed guiding an individual who is blind
- If it is common practice to charge patrons for damage they cause, organizations may charge handlers for any damage caused by their animal

ADA Requirements of Service Animals

- Animals must be under the control of the handler, either by tether, voice control, or some other means as their disability permits
- Animals must be housebroken
- Animals should be vaccinated in accordance with state and local laws

In the event that a patron is dissatisfied with their accommodation, they may seek recourse by filing a complaint with one of various federal agencies. We encourage entities to educate themselves about this issue in order to protect against potential liability and to better meet the needs of those they serve. For more information, please see the [ADA National Network](#) as well as the publication "[Service Animals and Emotional Support Animals](#)".