



Commercial Risk Report ^{Fall/Winter}

Insurance risk and claim disruption can be reduced for your business with the implementation of some simple risk management checks. We have included this seasonal focused list to assist you in reducing incidents.

Detection Systems: Smoke and CO2 detectors should be installed and checked monthly to make sure they are working properly. Not only will these systems save lives, but they will also save damage to your property with early detection of problems.

Fire Extinguishers: Check annually and as most fires happen during the heating season, the best time to check these is the late fall. Your local fire department will gladly assist you with this check-up. Kitchen fire extinguishers are required to be a K model. For fixed extinguishing systems, insurance companies like to see a ULC 300

Snow Load: Snow accumulation on roofs and especially in valleys and along eaves can cause collapse and water damage when melting, freezing and when winter rain/freeze storms occur. Checking and removal of snow accumulations at least twice per winter season are recommended. Local snow removal contractors will be glad to assist you with this and you will be glad you did. Water claims are almost as difficult to deal with as fire and are very disruptive to your business.

Snow Removal/Salting: Keeping walkways, parking lots etc. free from snow and ice is a never-ending job in late-fall, winter and early-spring. These areas should be checked, cleared and salted daily if slip and fall injuries are to be avoided. Having a snow removal contractor handle this can be expensive, but liability claims can be averted by having this done regularly. Snow removal contractors should also provide you with proof of insurance as part of their contract.

Sump Pump Battery Back-up: Water damage from back-up of water through sewage systems can be reduced by ensuring that your sump pump is in good working order and you have a power back-up system in place for times when electricity is not operational due to weather damage. For more information on these systems check www.sump-pump-info.com

Sewer Back Up Check Valves: Consideration should be given to the installation of these valves in your building, whether you own or lease the property. Damage from storm related sewer back up is "nasty". As climate concerns are discussed everywhere, this one particular item can and will affect your business, should a storm occur. For more information on these systems check the internet at www.cmhc-schl.gc.ca and contact your local plumbing contractor.

Eaves troughs and Downspouts: These should be cleared of leaf debris at least once a year, usually in the late fall. Make sure your downspouts are draining properly (ideally 6 feet away from your building and disconnect downspouts draining directly into the sewer).

Flashing Caulking: Around roofs and buildings should be checked for drying/cracking and should be replaced as needed. Seepage through these areas is not covered by your policy.