

# Loss Prevention

## Please route to:

- Owner
- General manager
- Service manager
- Office manager

## Winter comes every year

Seasons change every year, and yet people are surprised and suffer losses because of this predictable change. Every business should survey their property to determine what steps can be taken to prevent wintertime losses. Some items to consider:

- Condition of entrances and exits: Are they in good condition or could snow, water or wind cause problems? Repair them now instead of waiting for an emergency.
- Heating, ventilation and air-conditioning systems: Don't wait for a breakdown or even a sign of trouble, make checking the condition of the system part of your operating plan. For businesses using waste oil heaters, it is important to follow the manufacturer's service recommendations. Scheduled maintenance may prevent costly breakdowns and save money.
- Businesses using waste oil heaters should also check the storage facility for safe conditions and to ensure that trash hasn't accumulated that could pose a fire hazard. Inform your oil supplier of your projected requirements for the season.
- If you are in an area where there is significant snowfall, review your snow removal plans and procedures. Responsibilities and personnel may have changed over the year. Check your own equipment and confirm that contract service providers are familiar with your location.
- Items that pose no hazard in good weather may become a problem in bad weather.

Check your premises for potholes, uneven curbs or sidewalks, or obstacles that might become hidden under snow or ice. Fix these items and avoid potential losses.

- If employees use portable electric space heaters to warm office cold spots, the heaters and cords should be inspected for condition and the stamp of approval from Underwriters Laboratory or other national testing laboratory should be visible. Establish controls so that heaters don't overload your building's electrical circuits.
- Vehicles should be checked for safety related items such as tires, brakes, lights, and windshield wipers. In bad weather, it is important that drivers make sure that their vehicles are in top condition before being dispatched.
- Review driver responsibilities and the company safety policy with your employees. Communicate that safety takes priority during bad weather situations.

## More information

For more information on how you can protect your business, contact your Zurich account executive or call 800-840-8842 x 7449. Or visit us online at [www.zurichna.com/zdu](http://www.zurichna.com/zdu).

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