

Preparing for Winter: Snow Removal

Planning for Snow Removal

- Acquire, prepare, inspect, repair, and/or maintain snow removal equipment and machinery:
 - shovels
 - ice scrapers
 - wheelbarrows
 - sand/salt spreaders
 - snowblowers
 - ice choppers
 - plows
- Obtain sufficient fuel supplies.
- Be sure the snow removal plan includes roofs, skylights, canopies, and overhangs.
- Screen/select staff carefully for heavy physical activity like shoveling.
- Provide a warm resting area with food, water, and perhaps cots and blankets.
- Establish means of communication with snow removal crews.

Working With Contractors

- Verify that a snow removal contractor is in place for the season.
- Obtain a Certificate of Insurance to verify the limits of general liability coverage.
- Where possible, have your company named as an additional insured under the contractor's general liability policy.
- Review the contract to verify that a hold harmless agreement is in effect.
- Determine exactly what services will be provided (plowing, sidewalks, entries, roofs, etc.)
- Determine when the contractor will respond (i.e. after a certain amount of snow has fallen, at a predetermined time of day, etc.)
- Determine what records they maintain (e.g., weather conditions for the day, time of plowing, depth of snow plowed, unusual occurrences, time work completed, etc.)
- Maintain communications with on-site snow removal crews.

Snow Removal Tips

- Clear snow from:
 - hydrants, control valves, hose houses
 - sidewalks, ramps, and entryways
 - driveways
 - roads
 - HVAC equipment and inlets
 - roofs
 - overhangs
 - canopies

Loss Control CFLO

- Determine the best location for placement of snow that is moved; be sure to communicate this information to the people who will actually be moving the snow. Place snow:
 - away from the main entry and walkways
 - away from hydrants, fire department connections, and outside sprinkler control valves (e.g., PIV, post indicator valves)
 - where it will not drain back onto the parking lot, street, or sidewalk
 - in designated parking spaces set aside for that purpose
 - away from buildings/structures susceptible to collapse

For more information, contact your local Hartford agent or your Hartford Loss Control Consultant.

Visit The Hartford's Loss Control web site at

<http://www.thehartford.com/corporate/losscontrol/>

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