



Work Assured

protect your business during the winter season

Winter is a season of increased liability risks: wet floors, slippery sidewalks, and icy road-trips all make for a very anxious time, especially for business owners.

But an increase in visitor volume is a good thing, so don't fear it this winter. Instead, follow these tips to ensure that your business is ready for the cold season ahead.

- **Have Your Heating System Inspected Before the Winter.** Whether you have a charming, old-world fireplace or a furnace that's invisible to your customers, have your heating system inspected prior to the winter season. After all, it's better to address a heating-system repair during a time when you don't need the heat.
- **Invest in non-slip floor mats and wet-floor signs.** These small purchases can be the best investment a business owner can make for the winter season. Floor mats will absorb most of the snow and water tracked into your building by customers, and the wet floor signs will alert everyone to watch their step. However, floor mats can become a tripping hazard if they become wrinkled due to your customers wiping their feet. So be sure they are checked often to insure they lie flat on the floor.
- **Make winter tools accessible.** Keep shovels and a small bucket of salt next to each entrance. This will enable any employee to address the conditions of your sidewalks as the weather changes throughout the day. Having a mop and bucket accessible on the inside can also ensure that your floors will stay clean and dry.

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- **Prepare Your Commercial Vehicles.** Make sure your delivery vehicles are ready for the upcoming season too. Confirm that all tires are properly inflated and have adequate tread, windshield wipers are in good working condition, and all fluids are topped-off. Equip each vehicle with an emergency kit in case you or one of your employees gets stuck in a snow-storm.
- **Don't forget to look up.** Falling icicles can prove extremely dangerous to your property and customers, and ice dams can be devastating to your building's infrastructure. As part of your winter maintenance routine, be sure to rake snow off your roof after every storm.
- **Identify areas prone to winter hazards.** As the person who knows your business best, anticipate those areas that become hazardous in the winter season. Address places where ice quickly forms or where snow accumulation can make elevation changes (steps and ramps) hard to see.

As with many liability situations, a business owner's best defense against the risks of the winter season is to be prepared. So call your independent agent today to discuss the liability limits of your business owner's policy and ask about adding an umbrella endorsement. While you can't prevent the winter season, you can certainly Live Assured that Preferred has got you covered.

