THE TIME TO PREPARE FOR WINTER IS NOW
Adventist Risk Management, Inc. | Weekly Newsletter

Providing Risk Management Solutions for the Seventh-day Adventist® Church

Like Tweet Forward to Friend
THE TIME TO PREPARE FOR WINTER IS NOW

In the Northern Hemisphere summer again has drawn to a close. It’s the time when you switch your wardrobe to something warmer, start taking vitamin C, and get a flu vaccine. This is a good way to start the new season.

Continue reading...

BAD THINGS COME FOR THOSE WHO WAIT.

Insurance industry statistics show that delays in claim reporting causes difficulty in resolving claims and increases the cost.

24/7 HOTLINE: (888) 951.4276
CLAIMS@ADVENTISTRISK.ORG
The Time to Prepare for Winter is Now

In the Northern Hemisphere summer again has drawn to a close. It’s the time when you switch your wardrobe to something warmer, start taking vitamin C, and get a flu vaccine. This is a good way to start the new season.

Properly preparing your property, your home, and your church is just as important. Use the following checklist as you winterize your facilities.

CLEAN THOSE GUTTERS
The process of “winterizing” your buildings should include checking gutters and downspouts. To handle the weight of ice and snow, make sure all gutters and downspouts are securely attached. They should be cleaned and properly designed so melting snow and ice can drain down and away from the building. Check and clear drains on flat roofs, which can become clogged from falling leaves in autumn.

Claim investigations have found that water damage is sometimes a result of poorly maintained roofs. Is your roof free of cracks? Are all roofing shingles or tiles in place and in good condition? Good, well-cared-for roofing protects the inside of your building year-round. If you live in an area prone to high winds, various products are also available to protect roof edges, skylights, vents, chimneys, and valleys against “wind-driven” rain. It is a best practice to have a licensed roofing contractor inspect your roof and make any repairs before winter.

WRAP THOSE PIPES
A large percentage of water damage is caused from broken pipes, which result from freezing temperatures. Like people, buildings also need to be kept warm, and there are ways to maintain a safe building temperature zone, while reducing some utility costs.

WINTERIZE YOUR WINDOWS
Drafty windows, doors, and cracks in building joints can quickly sap warmth from a building. Numerous products including caulking sealants, rubber seals, weather stripping, and moldings are available to keep the cold out and the warmth in.

Use caulking to seal under windowsills and in other joints, like those found around fireplaces. Check windows in doors for drafts, torn seals, and cracked or dried glazing materials. Replace, as needed. (Note: Do not just try to refill cracks and areas missing glazing. Remove the old glazing and seal the entire windowpane.)

INSULATE ALL AREAS IN YOUR BUILDING
While it is difficult to enhance insulation in walls, additional insulation can easily be blown or rolled into attics. However, use caution. Do not cover electrical junction boxes that protrude into the attic. In addition, keep insulation three inches or more away from recessed light fixtures or other heat sources. A four-inch, four-sided rigid metal box can help maintain this distance and can support the insulation. A licensed contractor should install any additional insulation.

If water or drain pipes must run through poorly heated spaces like cupboards, closets, corners, and areas against outside walls, protect them with heat tape, or insulate them with specially-made insulated wrap. Do not compress the insulation, as it will lose much of its insulating quality. Secure in place with duct tape. Ensure that pipes in attics, outdoors, and in other unheated areas are also protected. A local plumbing contractor can assist with determining the actions needed to provide adequate insulation for these pipes. If there are cut-off valves to exterior faucets, shut them off. Remove garden hoses from outside faucets. Water in the hose can freeze and expand. This can cause faucets and connecting pipes inside the home to freeze and break.

One of the most important factors is to keep facilities warm enough to prevent indoor pipes from freezing. Most sources indicate that heat should be left on and set to no lower than 55°F (12.78°C). If you know that your building is poorly insulated, leaks cold air through windows, and has areas that do not get as warm as others, set the temperature higher for that area. Prop doors or cupboards open if necessary to achieve even heating throughout. A ceiling fan on low speed can help to circulate heat throughout the room more evenly. In some instances, as a last resort, it may be necessary to let the cold water run continuously. A stream of water slightly less than a pencil width is recommended.

Significant damage can occur if a vacant building has a burst pipe and it goes undetected. Make it a practice during cold weather to check buildings daily and more frequently when possible. This is especially true when temperatures reach extremely cold levels. (15° to sub-zero° F or 0° to -20°C)

SERVICE YOUR FURNACE

Make sure to test the furnace now, before it's too cold. Don't be alarmed if you smell a strong odor. It is natural when the furnace has been off for an extended period of time. Opening windows might help get rid of the smell. If the smell lasts too long, turn it off and call a professional heating contractor to check your furnace. It is good practice to replace the furnace filter throughout the winter. It is also recommended to have a professional service clean and tune your furnace once a year.

Now is also a good time to consider installing a carbon monoxide detector in the building, if it is not already equipped with one. Often a furnace malfunction will release this colorless and odorless killer. Make one final check to be sure the batteries in all smoke detectors, emergency lighting, and all exit sign bulbs are in good working order.

One Final Thought - Ice and Snow

Do you have a snow removal plan for your church or school? Has the snow blower or tractor been serviced and ready for the first snowfall? If you contract these services, have arrangements been made for the winter season? Have adequate supplies of snow and ice melting product been purchased? Are shovels ready? Do the deacons or staff know their responsibilities when that first lovely snowflake falls. Being prepared today will save you much grief later when winter arrives!
Wherever you are and whatever the current temperature, this is a good time to begin on a winterization list and the development of a successful plan to stay warm, dry, and safe this winter.