CRUM & FORSTER®
A FAIRFAX COMPANY

EST. 1822

RISK ENGINEERING

SNOW AND ICE REMOVAL GUIDE

During the winter season it's often a challenge to maintain your property clear of snow and ice, but it's a responsibility that must be met with diligence for the prevention of slip and fall accidents to your customers, employees, and the public in general.

Contact Information
Reporting Claims or Loss

24-hour toll free number:
1.800.690.5520

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Snow and Ice Removal Guide

Risk Management

C&F RISK ENGINEERS UNDERSTAND YOUR BUSINESS

Since 1822, Crum & Forster has successfully anticipated what's next. Our insurance policy is our promise to help you – the policyholder – in the event of a loss. It gives you a future benefit that you can count on. But C&F offers something more. Our Risk Engineers can help your operation right now.

Before you ever encounter a claim, our Risk Engineers can meet you and identify actual and potential loss sources. We'll conduct a thorough study of your company that includes exposures, hazards and accident trends. Together we'll review your current loss prevention efforts, physical location, loss information and other business records to pinpoint fundamental loss causes. Then we'll create an action plan with practical recommendations to strengthen existing safety programs. We can maintain an ongoing review of it to evaluate progress and effectiveness. We can even conduct a legal exposure review of your company's agreements. Everything we do is aimed at putting into place an effective loss control strategy that works consistently over time to lower your operation's risk of loss.

Our highly specialized Risk Engineers are strategically located throughout the country and have the experience, training and professionalism to provide risk management solutions to meet your business needs and contribute to your success. They have on average more than 20 years industry experience, many with roles dedicated to safety and training. And we invest not only in our insureds, but in the industry. We are members of and participate in many state associations and regularly present at industry conventions and events. These connections and experience are invaluable, and are key in assisting you in developing and deploying a modern, up-to-date safety and training program.

Our solutions are both innovative and established. Whether it's Accident Event Recorders (AERs) to help identify vehicle accident causes and tailor safety training, digital tracking systems, or online video training to assure OSHA compliance, we bring you the latest technology. Matched with the experience of our Risk Engineers, your operation benefits from the engineering awareness built over a lifetime and cutting edge safety science.

Written Program and Responsibilities

Your employee handbook or safety policy and procedures manual should include a written program so all employees understand what is required to remove snow and apply ice melt to maintain safe walking and driving areas.

Assign personnel for each shift who will be responsible for removing snow and applying ice melt. Assign these duties only to employees who are physically capable of executing them.

Before Winter:

- Arrange for a plow and ice melt contractor well before the winter season starts.
- Have ice melt available and stored in a dry and easily accessible place.
- Have snow removal equipment available. This includes shovels, ice scrapers, ice melt and spreaders and snow blowers. They should be ready before the first ice event or snow fall.
- Have carts, dollies or other material-handling equipment available to move heavy objects like ice melt bags. If necessary have two people lift ice melt bags to reduce the risk of back strains.

Contractors

- If you hire a snow and ice removal contractor, be certain that it is reputable and known to be reliable and experienced.
- Ensure there is a written agreement in place between your company and each of your contractors before any work is performed at your site.
- Agreements are a legal contract and should be reviewed by your legal counsel.
- Ensure the contractor provides you with a current certificate of insurance that identifies general liability coverage of at least $1,000,000 and provides you with a copy of its declaration pages to verify liability coverage.
- The contractor should name your company as an additional insured on its policy. This should also be noted on the certificate of insurance.
- The contract should contain a waiver of subrogation in your company's favor and in it, the contractor should agree to defend and indemnify your company in the event of a loss.

Snow and Ice Removal Guide

Risk Management

Contractors (continued)

- Your company should be held harmless if claims relating to the action or inaction of the contractor are made.
- The contractor should provide a document describing its snow melt and ice removal actions after each of its service visits.

Note: Contractor agreements often spell out a threshold for a service visit (for example, when there is 2" or more of snow on the ground). Do not avoid snow removal and the application of ice melt when snow accumulation is below the service visit threshold or ice has formed. It is your responsibility to monitor the conditions of walk areas to keep them free of snow and ice.

Canopies and rain gutters

Be aware of ice melting from canopies or rain gutters in the day that can re-freeze at night, especially near areas where people may walk. Apply ice melt to these areas.

Ice Build-Up on Roofs

- Watch for ice build-up on roofs, especially where employees and customers walk. Chunks of ice can break off and cause personal injury. Clear these ice chunks before they break off.
- Electrical heat cables can be used above store fronts that are prone to ice and snow build up. This can reduce the amount of precipitation coming off the roof and onto walkways used by pedestrians.
- Consider snow guards to retain snow and keep it from moving off roofs. Snow guards can be helpful in reducing the amount of snow that slides off a metal roof.

Salt, Ice Melt and Deicers

Some deicing compounds can be harmful to vegetation, concrete and steel, so it is important to read the product label before use. A variety of ice melting compounds can be used. They include:

- Sodium chloride (rock salt): The most common and generally least expensive, it can be applied down to about 20 degrees F.
- Calcium chloride: It can be applied between 0 and 25 degrees F, making it one of the best deicers. It is fast acting.
- Magnesium chloride: It is more expensive that calcium chloride, but it can be useful down to -13 degrees F. After 20 minutes it will be as effective as rock salt, which is good to 20 degrees F.
- Potassium chloride: This product is less harmful to pets and gardeners, but its ice melting capabilities diminish below 25 degrees F.
- Calcium magnesium acetate: This is considered a more environmentally friendly product than some other deicing compounds. It can damage concrete, but it is less corrosive than chloride products.

Snow and Ice Removal Guide

Risk Management

Document Activity

Snow and ice clearing activity should be documented to create a record of what has been done to keep your property safe. The activities of employees and contractors should be documented. These records may improve your company's defense in the event a snow or ice related loss occurs.