

THE PROTECTOR

A QUARTERLY PROPERTY LOSS CONTROL NEWSLETTER

ISSUE THREE

Q4 2020

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PANDEMIC

TUESDAY, NOVEMBER 10TH
10:00 A.M. - 11:00 A.M.

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Wisconsin County Mutual Insurance Corporation



WINTER IS COMING PREPPING YOUR PROPERTY

With the change of seasons in Wisconsin, we know Fall means Winter is right around the corner. It's time to move your summer clothes out of the dresser and stage your warmer clothes for use; move your garage equipment around - lawnmower out and snowblower in; you get prepared now before the first snow event is upon you.

The thought process is no different in prepping your building for our long winter months. So while the weather gets colder but it is still warm enough squeeze in that last-minute painting or caulking, let's go over some reminders.

OUTSIDE BUILDING

Snow Removal

- Do it yourself: Mark your lot perimeter, sidewalks edges, and lamp pole bases.
- Do an inspection of your equipment, including snow blowers and plows; tune them up.
- Remove snow from entrances, hallways, and walkways; invest in quality floor mats and/or slip-resistant flooring.
- Be sure to assess all exterior lighting. Walkways, driveways, parking lots, and entrances need to be well lit for public safety. Automatic lights with sensors that turn on during dusk are best.

Roof

- Ensure gutters/roof drains are clear of leaves

and other debris that may have fallen during the Fall months. Clogged gutters/roof drains can lead to water accumulating on your roof, causing leaks and expensive water damage.

Windows

- Eliminate drafts. Gaps around windows and doors let cold air into your property during the Winter, running up your heating bills. Sealing gaps through weather stripping or caulking will help eliminate the wasted energy.

Lawn Irrigation System

- If applicable, winterize your lawn irrigation system.

Trees & Power Lines

- Inspect trees and powerlines throughout your property to identify potential issues.

INSIDE BUILDING

HVAC

- Before you start to crank up the heat to combat colder temperatures, make sure the building's HVAC system runs efficiently and effectively. Replace filters, inspect and repair broken parts, identify and respond to cracked ductwork and drain line clogs.
- Have a plan for cold weather operation to prevent freeze-ups, and take care of issues quickly (no matter how small) before they become significant problems.

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ABOUT THE COUNTY MUTUAL

The Wisconsin County Mutual Insurance Corporation (County Mutual) provides public entity liability, workers' compensation, and property insurance solely to Wisconsin counties.

ABOUT COMMUNITY INSURANCE CORPORATION

Community Insurance Corporation (CIC) provides liability, workers' compensation, and property insurance to Wisconsin school districts and local units of government.

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CHIEF'S CORNER




CHIEF ED JANKE VILLAGE OF HOWARD FIRE RESCUE DEPARTMENT

The **VILLAGE OF HOWARD FIRE RESCUE DEPARTMENT** provides 24-hour fire suppression services, hazardous materials response, technical rescue, and non-transport EMS services as well as fire/injury prevention training for our community of 20,400 people. The Village is approximately 23 square miles located on the Bay of Green Bay's western shore and shares approximately six continuous miles of border with the City of Green Bay.

The Department participates in a countywide mutual aid agreement (formally known as Mutual Aid Box Alarm System or MABAS). It provides automatic aid to two bordering departments as part of the Packerland Fire District, (Suamico and Pulaski). Further, the Department provides staffing for the Brown County Hazardous Materials Response Team and the Brown County Fire Investigation Unit.

The Department was founded in 1944 by a handful of community-minded individuals with buckets and hand fire extinguishers that were determined to protect the Village, whose population was just over 1,000 people. Those original members used their own funds to buy the Department's first apparatus in 1945. Today, the Department serves the community with career and paid-on-call firefighters and EMS personnel responding to more than 1,200 calls for service annually.

The Department also responds to an inordinate number of traffic incidents. The community is bisected by I-43, I-41, and State Highway 29. As a result, traffic incident response is a critical and dangerous activity for members of the Department. Crashes, spilled materials, and vehicle assists impact traffic flow, which many times results in secondary accidents.

From a risk management perspective, members of the Department collaborated with the Brown County Sheriff's Office in the late 1990s to create a safety plan to manage and clear traffic incidents. This traffic incident management approach culminated in a systematic process for integrating incident command strategies and communication processes for all the response partners on the highway. The risk management-based coordinated outcomes enhanced responder safety and culminated in the quick clearance of traffic incidents. Today, WI DOT has a robust traffic incident management program for all responders in Wisconsin.



Winter driving conditions seem to be especially dangerous for our first responders, especially when road surfaces become slippery. The ability of a vehicle to stop ultimately requires friction between vehicle tires and the road. Speed, driver reaction times, the momentum of the vehicle, road grade, and the road condition all play a part in the stopping distance of the vehicle.

Measuring travel distance and time using miles-per-hour is a great reference whether we drive across town or country, but, in reality, traffic collisions occur in seconds. A vehicle traveling at 60 mph is advancing 88 feet per second. If the driver's attention wanders from the road for even 3 seconds, the vehicle has traveled nearly 300 feet. Low visibility winter conditions further diminish the line of sight at that speed.

The average driver's reaction time is between .75 and 1 second (greater based on several driver factors). Under normal highway driving conditions, it takes approximately 240 ft. (or more based on several vehicle factors) for a moving vehicle to come to a stop. Consider the following chart:

Stopping distances on snow or ice yield even more dramatic results. Depending on tire conditions, stopping distances on snow can be as much 5 times the normal stopping distance, while driving on ice can be ten times the normal stopping distance. Driving safely, especially during Winter or weather events, requires careful consideration of the entire driving system.

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A property loss can be a very challenging and stressful time. If the loss is substantial, it may damage multiple buildings, large amounts of personal property, and property in the open. It could even cause the displacement of workers or loss of revenue.

It is vital that your organization maintain detailed accounting records for the life of the claim. Have discussions with your contractors/business partners and reinforce the need for invoices in line item format, not lump sum. Also, if your General Contractor (GC) utilizes sub-contractors, their invoices should be attached to the GC's invoices in line item format as well.

There are other steps you can take to expedite the management of your insurance claim. We recommend creating a general ledger specific to the loss. Your Accounting Department will be able to develop a separate accounting code for all of the expenses related to the loss. PLEASE be sure to document all related expenditures and post to that account. If the loss includes improvements or betterments in addition to repairs, these expenses should be documented separately. Remember, insurance is indemnification, not betterment.

Another helpful tip is to develop secondary or sub-accounts to categorize the expenses. This is extremely useful when estimating recovery amounts and developing summaries to leadership and/or board members for large loss scenarios.

Insurance claim expenses are managed through the adjustment process by matching the expense(s) to the coverage(s) contained within the policy. As such, it is best to establish secondary or sub-accounts matching these categories. The most common

categories for property insurance coverage include the following:

1. **Building:** This category includes loss expenses related to the repair and/or replacement of the building to like, kind, and quality condition. The majority of the expenses are generated through contractors/business partners providing trade work, e.g., plumbing, roofing, electrical, mechanical, structural, HVAC, carpentry, flooring, and wall finishes. Lighting and carpeting expenses fall into this category. The use of a disaster restoration contractor for emergency response and mitigation services are part of this category.
2. **Business Personal Property:** This category includes loss expenses related to insured owned contents. Items such as furniture and fixtures, office equipment, computers, supplies, etc. Personal Property of Others that is in your care, custody, or control or which you have agreed in writing to insure prior to any loss or damage such as leased or rented equipment and property in the open; i.e., benches, light poles, etc. within 1,000 ft. of your premise are also included in this category.
3. **Extra Expense:** This category includes reasonable and necessary expenses to avoid or minimize the suspension of business and continue operations as normal. Common examples of expenses in this category include relocation to a temporary site, buying or leasing equipment for the temporary site, paying overtime (only overtime hours for hourly employees are reimbursable), or hiring temporary workers during the period of restoration.
4. **Business Income and/or Rental Value:** This category includes sources of lost revenue. Examples of lost revenue include admission fees to a Zoo or golf course, summer camp or educational programming fees, and rent from lease agreements. These losses require proof of revenue through a review of profit and loss documents, operating reports, and other financial statements.

Some expenses are challenging to categorize and may be placed into a miscellaneous secondary or sub-account for internal management purposes. If you are unsure how to classify an expense, please contact your claim examiner.

Ultimately, well-managed and organized expenses/invoices expedite the claim handling process, ease leadership discussions, and ensure your organization is made whole to the fullest extent provided under the policy. 📌

This material does not amend, alter, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by WCMIC or CIC, nor is it a representation of coverage that does or does not exist for any particular claim, loss or dispute under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim, loss, or dispute, all applicable policy or bond provisions, and any applicable law.

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LESSONS LEARNED:

RECOGNIZING & PREVENTING ROOF COLLAPSE FROM SNOW LOADS



Fall may appear to be an early time to consider roof collapse from snow loads; however, snowfall preparation should begin roughly six to ten weeks before the start of Winter. Depending on where you live in the state of Wisconsin, snow accumulation and timing can vary greatly. Wisconsinites can expect between 40 – 125 inches of annual snowfall, depending on your location in the state. However, not all snow weighs the same. Powdery snow weighs less than packed wet snow. Ice is heavier than both powdery and wet snow. One inch of ice may be equal to a foot of fresh snow. Most buildings will be covered in all three types of frozen precipitation during the average Wisconsin Winter.

Roof collapse from snow load may not just be a property claim but could also incur additional insurance losses. Losses such as workers' compensation from employees injured or general liability claims incurred from the community injured during the collapse. In 10 months, one county sustained two different roof collapse claims over the past two winters. This means a loss of deductibles and loss of access of the facilities while they are repaired. Another public entity sustained a loss of \$300,000 for a structure collapse due to snow. Perhaps you recall the stunning video on February 28, 2019, when the [Bear Paw Boy Scout Camp Dining Hall collapsed](#). A crew was out preparing taps for maple syrup when they noticed the walls were bowing, so they began recording. No one was hurt in the cave-in as the hall is used only for storage in the Winter.

Roof collapse occurs when the snow and ice loading is greater than what the building was structurally designed to handle. Rain falling on top of accumulated snow creates greater danger because it can quickly triple the snow's weight. Many roof collapse events are foreseeable and preventable.

Pre-Season Preparation, Planning & Prevention:

1. Knowing the information about each building is essential: applicable building codes, design snow load, structural framing system, thermal properties, and renovation history.
2. Preventative maintenance program must include roof inspections and necessary repairs.
3. Determine the roof's live load capacity.
4. Clear all roof drains, gutters, downspouts, and outlets

of debris and leaves to prevent the drainage system's clogging.

5. Have a snow removal plan, including the necessary tools such as shovels and roof rakes. It is not necessary to clean entirely down to the roof surface. Remove snow in layers uniformly to prevent unbalanced loads, which could cause a collapse.
6. Update the emergency response plan to cover winter emergencies, including recognizing the hazard of snow accumulation or the measures required to eliminate or reduce the snow loads. The plan should follow OSHA & DSPS compliant safety plans to ensure employee safety during inspections and snow removal, including roof edge fall protection and means of access and egress to the roof.

During a snow event, there are warning signs that would require immediate evacuation of the building and attention by a qualified design professional or Professional Engineer. These signs include:

- » Sagging ceiling tiles or boards, ceiling boards falling out of the ceiling grid, or sagging/deflecting sprinkler lines and sprinkler heads.
- » Popping, cracking, and creaking noises.
- » Sagging roof members, metal decking, or plywood sheathing. Bowing trusses or braces.
- » Hard to open doors or windows.
- » Cracked or split wood members and cracks in sheetrock or masonry.
- » Severe roof leaks.
- » Excessive accumulation of water at non-drainage locations on low sloped or flat roofs.

For additional information, utilize the [FEMA Snow Load Safety Guide, January 2013](#). Have a safe and healthy winter. 🇺🇸



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WINTER IS COMING CONTINUED

- ⌚ Schedule and perform preventative maintenance on all furnaces and air movement equipment to ensure all are working properly.
- ⌚ Replace air filters routinely; clean air vents and watch airflow; calibrate thermostats; inspect blowers and hoses for blockages.

PLUMBING

- ⌚ Colder temperatures put pipes at higher risk for freezing and bursting. Avoid the wet mess by insulating and sealing cracks and openings around exposed pipes. Also, set internal thermostats to keep interior temperatures at 55 degrees or higher.

BOILERS AND GENERATORS

- ⌚ Ensure all supply and return lines (especially return lines as they are generally at a lower temperature than supply lines) that run near outer walls or through uninsulated/unheated areas are properly insulated or protected with heat tracing to prevent them from freezing.
- ⌚ Top off all the diesel fuel tanks, and keep your data center/server room UPS batteries maintained.

FIRE

- ⌚ Service your fire prevention and safety equipment, ensuring all sprinkler systems, fire extinguishers, smoke detectors, and fire alarms are in working order. Remember: sprinkler system pipes can freeze – consider installing water flow and freeze alarms that alert you to potential problems.

This article has provided tips and recommendations on prepping your property for the coming Winter. The time and money spent on routine maintenance in preparation for the changing seasons will pay back enormously in long-term cost savings and reduction of headaches.

Properly scheduled maintenance lowers maintenance costs and extends the property's life. 🇺🇸

CHIEF'S CORNER CONTINUED

WINTER WEATHER DRIVING TIPS:

1. **Prepare your vehicle.** Wiper blades should be capable of keeping the windshield clean while adequate washer fluid supply should be maintained. Tires should have adequate tread, and correct tire pressure is important for Winter driving.
2. **Plan the route.** Use 511wi.gov to heighten awareness of Winter weather driving conditions and, more specifically, road conditions for the selected route.
3. **Clear snow/ice from windows and roofs.** Driving a vehicle with snow or ice-covered windows is dangerous and illegal. Snow from the roof can slide onto the windshield when stopping and impair vision.
4. **Avoid risky driving behaviors.** Driving too fast, riding the brakes, inattentive driving, tailgating, harsh acceleration, and inattentive driving (using the phone, reading a book, etc.) are all behaviors that often contribute to vehicle crashes.
5. **Anticipate driving conflicts by watching traffic ahead.** Consider reaction and stopping times and allow plenty of distance to slow or stop. Remain alert for driver behaviors that may result in a crash.
6. **All-wheel-drive does not mean all-wheel stop.** Don't be lured into a false sense of security by all-wheel-drive vehicles; they have the same challenges slowing and stopping on slippery roadways.
7. **Drive diligently!** Always maintain a high level of awareness when driving and keep your vehicle under control for your safety and the safety of others. 🇺🇸

ENVIRONMENTAL

- ◇ Asbestos
- ◇ Mold
- ◇ Lead
- ◇ Underground Storage Tanks
- ◇ Safe Drinking Water
- ◇ Phase I and Phase II Environmental Site Assessments

INDUSTRIAL HYGIENE

- ◇ Facility Safety Audits
- ◇ Industrial Hygiene Surveys
- ◇ Indoor Air Quality
- ◇ Hearing Conservation

HEALTH & SAFETY

- ◇ Email Updates & Web Communication
- ◇ Written Health & Safety Plans
- ◇ Expert Witness Testimony
- ◇ Health & Safety Training



Environmental Management Consulting, Inc.

Effective environmental health and safety (EH&S) management comes only from a well-rounded approach.

It is for this reason that EMC's well-rounded approach is applied to every service we offer. By approaching each potential hazard with these three keys in mind, EMC's professional consultants are able to effectively identify the problems and customize solutions to your needs.

Then, you can move forward confident that you are working to secure a safer future.

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COVID-19 & INDOOR AIR QUALITY (IAQ)

STEPS TO CONSIDER FOR IMPROVED IAQ DURING A PANDEMIC

TUESDAY, NOVEMBER 10, 2020
10:00 A.M. – 11:00 A.M.



Environmental Management Consulting, Inc.

Indoor Air Quality (IAQ) is an important issue for facilities staff in school districts and public buildings. The COVID-19 Pandemic has brought new implications and considerations for IAQ to protect staff, students, and constituents.

This webinar will review IAQ using the OSHA principles: Administrative Controls, Engineering Controls, and Personal Protective Equipment. Topics will include:

- » IAQ Policies
- » Ventilation
- » Building/HVAC Design
- » Filtration
- » Temperature & Humidity
- » Ultra Violet (UV) vs. Bi-Polar Ionization Technologies
- » Current IAQ Trends

Steps to improve IAQ may seem overwhelming. Challenge yourself to improve IAQ within your facilities.

WEBINAR DETAILS

Date: Tuesday, November 10, 2020
Time: 10:00 AM to 11:00 AM
Cost: NO COST

ABOUT EMC

Founded in 1991, Environmental Management Consulting, Inc. (EMC) is a multi-disciplined environmental consulting firm serving diverse private company and public entities based in Lake Mills, Wisconsin. Our goal is to provide the most cost effective and timely plan to assure compliance with regulations governing hazardous workplace materials. EMC's has expertise in a variety of environmental disciplines, from asbestos related services to indoor air quality, mold remediation, and lead paint management.

REGISTER NOW

The Property School is an ongoing program to support Facilities/Building Management personnel and provide education aimed at preventing and mitigating losses. Topics such as programmed maintenance, emerging building techniques/materials, inspection tools and procedures, and guidelines for repair and general maintenance. The Property School is administered in association with our strategic partners.