



COLD WEATHER CONSTRUCTION

Unless you are lucky enough to build in a warm climate, winter brings an additional risk of personal injury and property damage. Winter brings freezing temperatures, higher winds, ice and freezing rain. According to OSHA, prolonged exposure to freezing or cold temperatures can cause serious health problems such as immersion foot syndrome (trench foot), frostbite, hypothermia and even death. Workers face an increased risk of cold-related health problems when using some medications, are in poor physical condition or suffer from illnesses such as diabetes, high blood pressure and heart disease. Changes in ground conditions and even temporary heat sources can pose risks.

Contact Information

William Vopelius | Director, Risk Engineering
t: +1.973.490.6524 | m: +1.973.270.6179
William.Vopelius@cfins.com
www.cfins.com

Cold Weather Construction Risk Management

Claims | 24-hour toll free number
1.800.392.1970

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.

There are many easy ways to reduce accidents and property damage, and most can be reduced to two simple ideas: Preparation, and knowing one's physical limitations.

Always:

- Adequately cover your hands, feet, and head to avoid heat loss. Use work gloves, insulated socks, and a hard hat liner or stocking cap that protects the ears.
- Wear work boots with slip resistant soles. Leather sole shoes such as cowboy boots are very slippery in icy conditions. Tennis and street shoes do not provide the insulation or protection needed.
- Protect clothes and footwear from moisture buildup by applying a water resistant treatment. Bring extra clothes, especially items that are easily damaged or can get wet, like gloves.
- Warm up and stretch prior to performing work. This will give your body a chance to acclimate to the weather and reduce muscle-related injuries.
- Do not allow any open burning on the project. If a temporary heating unit is needed, use one that has a UL or AGA listing.
- Maintain good housekeeping on the project. Scrap lumber with protruding nails is especially hazardous when covered by an inch or more of snow. Discarded plastic can be extremely hazardous to safe footing.
- Clear walkways, scaffolds, ladders and other areas of ice and snow. Spread sand, salt or chemical compounds to remove the snow and ice and control falls.
- Prepare for changes in ground conditions. Frozen ground can often turn into mud causing walkers and ladders to slip and cars to get stuck. A gravel pathway should be maintained to ensure stable walking conditions. Shoe scrapers should be available to reduce accumulation of mud on footwear.
- Evaluate equipment for safe use. Weather causes contraction or expansion of metal which can result in loose tool fittings. Equipment may also accumulate ice or debris and need to be cleaned more frequently.



Cold Weather Construction

Risk Management

(continued)

- Don't over expose yourself to the elements. Hypothermia, frost bite, and dehydration are risks in cold weather working conditions. Have personnel trained in first aid and have adequate medical supplies.
- Remove icicles accumulated on buildings. Pitched roofs should be kept clean of snow and ice or the area below these structures kept clear of equipment and personnel. Be aware of and careful near roofs that have skylights. During freeze-thaw cycles, falling icicles and snow slides from pitched roofs can damage equipment and injure workers. They should be removed or the area beneath them should be roped off.

Any users of these training materials signify their understanding of and assent to the following: These materials are not intended to reduce a user's burden in training personnel. Each user engaging in such training activities bears full responsibility for his, her or its own training, education and accompanying materials to ensure both the accuracy of the training and materials and compliance with all applicable local, state, and national laws and regulations. These materials are not intended to replace any training or education that users may wish or need to provide to their personnel. The companies of Crum & Forster, their directors, officers, employees, technical personnel, advisors, consultants, agents and staff (collectively, "Representatives"), shall not be held liable for any improper or incorrect use of these training materials and assume no responsibility for any use of them. In no event shall Crum & Forster or their Representatives be liable for any damages however caused and under any theory of liability arising in any way out of the use of these training materials, even if advised of the possibility of such damage. This disclaimer of liability applies to any damages or injury. Information in the training materials may include technical inaccuracies or typographical errors. The companies of Crum & Forster or their Representatives may make improvements and/or changes in the products, services and/or job aids described in these materials at any time without notice. These training materials are provided 'as is' without warranty of any kind, either expressed or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, or non-infringement. Some jurisdictions do not allow the exclusion of implied warranties, so the above exclusion may not apply in such jurisdictions. Neither the companies of Crum & Forster nor their Representatives warrant or make any representations regarding the use or the results of the use of the materials, or the accuracy, adequacy, completeness, legality, reliability, or usefulness of the training materials.



This material is provided for information purposes only and is not intended to be a representation of coverage that may exist in any particular situation under a policy issued by one of the companies within Crum & Forster. All conditions of coverage, terms, and limitations are defined and provided for in the policy.

The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company.

Version 2.0 2016.05.18