

RISK ENGINEERING



FIELD WORK IN COLD WEATHER

Working outdoors is challenging, and environmental contractors operating in winter conditions face an increased risk of work-related accidents and/or near miss incidents. Winter brings chilling winds, potential white-out conditions, freezing temperatures, snow, ice, and freezing rain – not to mention shorter days and less time to get the work done before it gets dark. Exposure to cold weather effects ability to work well and long-term exposure can cause dehydration, numbness, shivering, frostbite, immersion foot and hypothermia. According to the Occupational Safety and Heath Administration (OSHA), workers with illnesses such as diabetes or heart disease, taking certain medications or in poor-physical condition face an increased risk of cold-related health problems. As with any workplace hazard, preparation, training, and awareness of your surroundings are key to avoiding accidents and/or near misses that can lead to work delays, repair costs, negative media, and bodily injury and property damage claims.

RISK ENGINEERING

Contact Information

Reporting Claims or Loss

24-hour toll free number: 1.800.690.5520

Email to: riskengineering@cfins.com

Field Work In Cold Weather

Risk Management

There are many easy ways to reduce accidents and property damage:

Have Proper Winter Gear:

- Monitor weather reports and public service advisories and dress accordingly.
- Adequately cover your hands, feet, and head to avoid heat loss.
- Wear layered clothing and keep clothes and footwear dry using a waterproof outer layer that also has vents to release heat and perspiration during strenuous activities.
- Wear waterproof work boots with slip-resistant soles to avoid slip and falls in icy, snowy, wet or muddy conditions.
- Bring extra clothes, especially items that are easily damaged or can get wet, like gloves.

Equipment Safety:

- Follow all manufacturer directions when using portable heating units. Maintain and regularly check portable heating units while in operation to reduce the risk of fire. Ensure adequate ventilation before starting any gas-powered equipment to prevent buildup of deadly carbon monoxide.
- 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.
- When using direct reading instruments, check the manufacture's recommendations for use in cold temperatures.
- Remember, use of electrical equipment in snow increases the risk of electric shock.

Worksite Safety:

- Maintain a safe project site by quickly responding to slippery conditions, properly storing equipment when not in use away from walkways, and disposing of any work debris before it is covered by snow and become a slip and fall or laceration hazard.
- Clear walkways, stairs, scaffolds, ladders and other areas where ice and snow can accumulate.
- Prepare for changes in ground conditions throughout the day and when moving from sun to shade. Frozen ground in the morning can quickly become mud in the afternoon, and freeze again in the late afternoon.
- Maintain jobsite walkways to ensure stable walking conditions and ensure ladders have proper footings for outdoor use.
- When walking in snow, have a trekking pole or walking stick to identify hidden obstructions, puncture hazards, potholes, buried containers, drop-offs, water, debris, and uneven surfaces.
- If using PPE (white Tyvex) in snow conditions, consider wearing a reflective safety vest to better identify your presence, especially around vehicles.



Field Work In Cold Weather

Risk Management

Traffic Safety:

- Employees operating near roads, parking lots or other areas with vehicular traffic should have adequate reflective markings in winter conditions to ensure visibility in snow and low-light conditions. Be prepared for vehicles losing control due to ice and snow conditions.
- Spread sand, salt or chemical compounds to increase traction and prevent falls. Take all precautions to control black ice formation.
- When driving, maintain adequate vehicle speed and space for added braking distance during snowy and icy conditions and/or in limited visibility conditions.
- Check and maintain adequate vehicle fluid (fuel, coolant, windshield washer fluid, etc.) levels prior to traveling. Check tire treads to ensure adequate tire tread depth.
- Keep an emergency kit in the car/truck (flashlight, hand warmers, blankets, kitty litter, small snow shovel, tire chains, ice scraper, non-perishable food, water, etc.). Maintain windshield wipers and clear internal vehicle vents of obstructions during defrosting operations.

Avoiding Liability for Subcontractor Accidents

• Hopefully, your subcontractors are just as prepared for winter weather. In case they are not, make sure you take the necessary steps to ensure you subcontracts protect you. Remember, your company's protection from claims and lawsuits due to subcontractor accidents is only as strong as your weakest subcontract. Make sure you include enforceable indemnification and hold harmless language in all contracts, as well as language that makes your company an Additional Insured under your subcontractor's insurance policies.

Having to work in the field in winter weather may be unavoidable, but winter accidents are not. Making sure to stay safe in winter conditions is the best way to avoid the costs of winter accidents.



Field Work In Cold Weather

Risk Management

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. This material was developed as a general guide to safety from sources believed to be reliable and is not intended to provide legal, technical or other professional advice. These materials are not intended to replace any training or education that users may wish or need to provide to their personnel. Crum & Forster does not endorse any of the vendors listed in this publication, nor does it endorse the information, products or services that they offer or provide. Compliance with all Federal, State or local laws and regulations remain the policyholder's responsibility.



The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Version 2.0 2017.06.13