



## Natural Catastrophe Event Notice

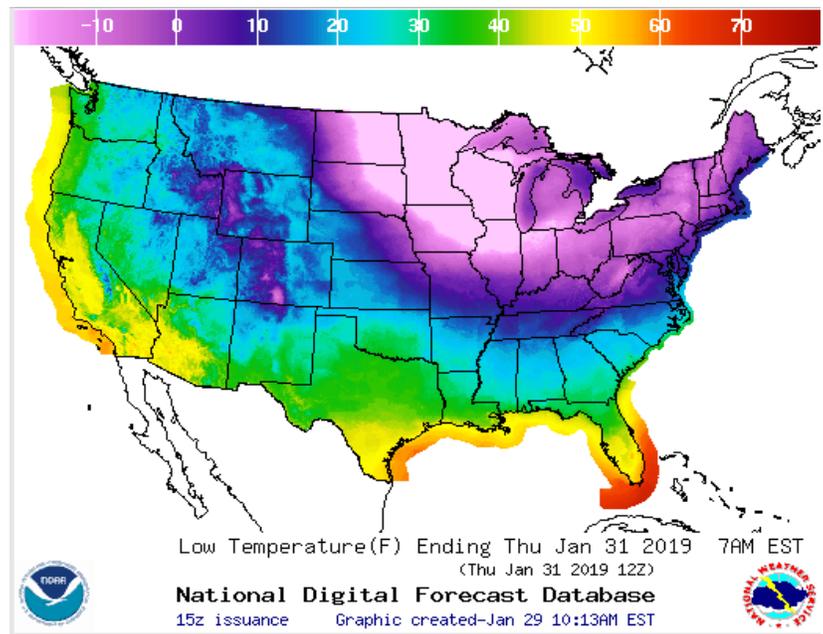
### Extreme Cold Alert!

Over the next few days bitterly cold conditions are forecast for much of the United States. It's likely that most of the Midwest will experience their coldest temperatures in the last two decades while the mid-South and Northeast will also see bitterly cold temperatures late this week along with the potential for major snowfall. Visit [www.weather.gov](http://www.weather.gov) to view the forecast for your location.

#### What to Prepare for?

During a severe cold spell, domestic and processing water systems, including water-based fire protection systems like automatic sprinklers, can freeze, expand, burst and when there is a thaw significant water damage can result. If the water leakage is not detected immediately and appropriate action taken, significant damage can be caused. Further, system freeze-ups can obstruct and render fire protection systems inoperable and useless in the event of a fire. Other related damage and impacts can result including:

- Freezing of tanking, controls and piping
- Roof collapse from ice dams and snow loading
- Power outages
- Equipment failure
- Limited working times outside
- Slip and fall exposure for employees and customers



#### How to Prepare?

Preparing is crucial. With winter weather conditions worsening, review the infographic below packed with tips for keeping your business safe. Here are some important tips to prepare for when severe cold weather is expected

- Assemble the Plant/Facility Emergency Organization Team, supplies and equipment at a designated safe location on site
- The Cold Weather Emergency Team should remain on site until the emergency has passed.
- Ensure that the Plant Emergency Organization have adequate supplies of non-perishable food, first aid equipment, lighting, two-way communication equipment and stored drinking water
- Establish emergency communication methods
- Inspect all fire protection equipment and leave in service and assure adequate heat is provided
- Verify all fire water tanks or reservoirs are full and protected from freezing
- If necessary, shut down operations and processes safely in accordance with OEM recommendations. Drain non-fire protection tanks and piping to prevent freezing
- Ensure that an adequate supply of fuel is available for all heating systems and emergency generators
- Ensure that the location has procured a supply of propane heating torches, electric portable heating devices, extra fuel for various equipment, etc.

- Turn off non-essential lighting, machinery and equipment. Anticipate power outages and surges; be prepared to shut down susceptible systems such as computers.
- Recommend early closing or delayed opening.
- Back up important computer data and records; and store backups in a safe location protected from cold weather, snow and wind
- Protect important paper records from cold weather, snow and wind
- When possible, move important equipment and stock if subject to potential collapse or other weather exposure. If equipment or stock cannot be relocated, consider additional protection with tarps, portable heaters, etc.
- Consider flooding potentials: (1) de-energize equipment which may be submerged (2) move equipment and stock to higher locations, or protect with sandbags (3) verify operation of pumps and other dewatering equipment
- Confirm snow removal contractor
- If 24-hour staffing is required, ensure that local hotel rooms are available and reserved for staff if transportation could be challenged

You may also find these AIG Client Risk Solutions tools helpful:

- [Cold Weather and Freeze Alert](#)
- [Cold Weather Checklist](#)
- [Cold Weather Precautions](#)
- [Using Analytics and Loss Prevention to Mitigate Water Intrusion Losses](#)
- [Water Intrusion Assessment Checklist](#)
- [Water Intrusion Assessment Checklist for Construction Projects](#)

**GET READY FOR WINTER**  
Taking a few steps now to prepare for the winter season packed with weather related risks can help you and your business stay safe.

**SIDEWALKS & PARKING LOTS**  
Keep sidewalks and parking lots clear of snow and ice. Consider heated walkways. Check all trees for branches nearby power lines. Keep them trimmed. Be prepared for road closures and cars and people in the parking lot at times not normal to your routine operations.

**SAFETY**  
Have on hand a winter preparedness kit with fresh water, food, blankets, snow clearing equipment and supplies to make on-the spot repairs. Keep tarps and ropes handy. Get a more inclusive list from AIG's winter preparedness checklist.

**PLANS**  
Create an emergency plan. AIG offers several plan templates for you to use and checklists for winter weather, flood and wind related perils. Include names of organizations and service companies you might need in the event equipment is damaged, your client list to contact in the event there are delivery delays and alternate suppliers in the event yours are impacted. [AIG.com/CRS](#)

**CONTRACTORS**  
Pre-qualify and pre-commit repair and service contractors if possible, including both local and national firms.

**ROOF & GUTTERS**  
Check the roof for potential water entry points. Seal them to prevent water entry from the wind and melting snow. Keep the gutters cleaned on a schedule to prevent blockage during a storm. Check to make sure the gutter size is sufficient to handle the snow as it melts.

**PIPES**  
According to AIG analytics, 42% of water damage is from frozen pipes and sprinkler pipes. When temperatures drop, walk the premises, inspecting pipes for exposure. Take steps to insulate them or heat them. Consider installation of leakage detection to protect sensitive or critical equipment.

**SNOW ON ROOFS**  
Check for structural problems before a storm hits. Check for structural damage prior to allowing workers on snow and ice covered roofs. Remove the snow in increments; don't poke holes in the roof with low snowblower blades and shovels.

**POWER SUPPLY**  
Anticipate loss of electrical power and other utilities. Consider emergency generators, alternative fuels, and similar contingency arrangements. Make sure your generator, if you have one, is serviced and ready if needed with a full tank of fuel.

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