The snow and ice removal preparation guide









RISK CONTROL BULLETIN

Plan for snow removal

- Review and update the winter preparedness plan for winter storm readiness
- Designate an individual to monitor the weather forecast
- Establish contingency plans for staffing, fuel, equipment, fire protection, strategic shutdown and continued business operations. Establish policies for early closure, early staff release, delayed opening and strategic or emergency shutdowns
- Ensure all employees are aware of the policies and know where to obtain updated company information
- Establish means for communicating with employees, contractors and emergency agencies
- Block walking areas under roof overhangs to prevent falling snow from creating a hazard
- Provide signage identifying falling ice
- Alert maintenance staff when cold or snowy weather is expected
- Acquire, prepare, inspect, repair and/or maintain the following snow removal equipment and machinery:
 - Shovels
 - Ice scrapers
 - Wheelbarrows
 - Sand/salt spreaders
 - Snowblowers
 - Ice chippers
 - Plows

When snow removal is to be done by contractors

- Verify that a snow removal contractor is in place for the season
- Contact and be prepared to hire a back up
- Obtain a Certificate of Insurance to verify the limits of general liability coverage
- Where possible, have your company named as an additional insured under the contractor's general liability policy
- Review the contract to verify a hold harmless agreement is in effect
- Determine exactly what services will be provided, e.g., plowing, sidewalks/entries, roofs
- Determine when the contractor will respond, i.e., after a certain amount of snow has fallen, or at a predetermined time of day
- Determine what records the contractor maintains such as weather conditions for the day, time of plowing, depth of snow plowed, unusual occurrences or time work completed

Prepare entry areas

- Place "walk-off" mats at entries during periods of rain or snow
- Check the condition of the mats to be sure the edges are flat and do not create a tripping hazard
- Use durable nitrile rubber mats designed for your location's specific volume and weather conditions
- Ensure tiled surfaces are kept dry
- Place wet floor signage in visible areas
- Use a floor cleaner with traction additives
- Check the mats regularly to see if they need replacing due to the amount of water absorbed in them

Clear snow

- Hydrants, control valves and hose houses
- Sidewalks, ramps and entryways
- Driveways
- Roads
- Heating and ventilation equipment and ducts
- Roofs
- Overhangs
- Canopies

Snow placement

Determine the best location for placement of snow that is moved and maintain communications with on-site snow removal crews. Place snow:

- Away from the main entry and walkways
- Away from hydrants, fire department connections and outside sprinkler control valves, i.e., post indicator valves (PIV)
- Where it will not drain onto the parking lot, street or sidewalk and re-freeze
- In designated parking spaces set aside for that purpose

Sidewalks

- Develop a written procedure for sidewalk maintenance with back-up personnel and emergency procedures
- Determine what will be done, e.g., shovel, place icemelt
- Determine who is responsible for completing each task
- Determine where the removed snow and ice will be placed
- Determine who will check walking surfaces and when
- Document the times of the shoveling, visual checks and conditions

Ice prevention

Maintain the salt content in the sand/salt pile at five percent, if necessary. If you purchase and stockpile your sand when it is dry and cover it at that point, salt may not need to be added at all. Plan ahead!

- Anti-icing is the snow and ice control practice of preventing the formation or development of bonded snow and ice by early applications of a chemical freezing point depressant, such as salt, chemicals or brine. This early application of salt means the snow plows can do their job sooner and more effectively.
- Salt Application onto pavement at the start of a winter storm, or even prior to the beginning of precipitation, inhibits the development of a bond between the snow or ice and the pavement surface. Furthermore, moderate and periodic re-applications of the chemical during the storm can continue this effect. Such preventive operations are the core of an anti-icing program.
- **Pre-wetting** the addition of a liquid (preferably a salt brine to salts or abrasives) prior to the application to the pavement. When a liquid is applied to a particle of salt, the particle begins to soften and dissolve so it is less likely to bounce off the road or be swept away by traffic.
- **De-icing** the reactive application of salt and abrasives to a roadway where snow has already accumulated and may have formed a bond (ice) with the pavement.





Sodium Chloride (NaCl) is the generally accepted anti-icing chemical. Calcium Chloride (CaCl) is sometimes used to clear frozen culverts. The brine solution is made from locally mined rock salt.

To make brine, add salt to water in a tank, agitate, measure concentration with a salimeter and adjust mixture accordingly, i.e., add salt or water to achieve 20 percent to 23 percent concentration (NaCl).

- For precipitation events, pre-wetted solid applications, like liquid treatments, can be used either in advance of the storm or as an early-storm treatment. In the latter case, the application can be placed on dry, wet, slush covered or lightly snow covered pavement.
- It should be completed before accumulation or snow pack bonds to the pavement.
- Applications onto dry pavement, either as a pretreatment or early-storm treatment, should be monitored to avoid excessive loss of material.
- Late applications onto pavements with more than a light covering of slush or snow can result in excessive dilution of the chemical and should be coordinated with plowing.
- Where there is sufficient moisture after snowfall has begun, dry solid chemicals can be applied. Application of dry solid chemical onto dry pavement is not recommended and therefore, should not be used as a pretreatment.
- Timing of an initial dry solid chemical application snowstorm events is critical. It should be made as soon as possible after sufficient precipitation has fallen to prevent loss, but before snow pack or ice bonds to the pavement.

The use of sodium chloride (common salt) combined with snow plowing is the most effective, most economical and safest snow and ice control method currently available. Salt is most effective for melting purposes at temperatures above 20 degrees Fahrenheit, with reduced melting ability as the temperature drops. In general, the purpose of salt is to:

- 1. Reduce adherence of snow to the pavement,
- 2. Keep the snow in a "mealy" condition and thereby permit nearly full removal by plowing and
- 3. Prevent the formation of ice or snow ice (hard pack). Salt is not intended to take the place of snowplows. It is economically and environmentally unacceptable to attempt to melt snow accumulations that are plowable. Salt is also to be added to sand stockpiles to prevent freeze-up of the abrasives.

Abrasives – (sand and fine mineral aggregates) are used primarily for immediate traction on hills, curves, intersections, railroad crossings and other areas to increase traction and minimize the use of salt. Sodium chloride, calcium chloride or an appropriate mixture of the both, can be added to abrasives in amounts dependent upon existing weather conditions. Stockpiles of abrasives are usually treated with chloride at the start of the season to prevent subsequent freezing.



For additional information and emergency preparedness resources, please call 866-262-0540, visit www.cna.com/actnow or contact your local independent agent or broker.



^{*} Not all coverages are available in all states. The information, examples and suggestions presented in this material have been developed from sources believed to be reliable, but they should not be construed as legal or other professional advice. CNA accepts no responsibility for the accuracy or completeness of this material and recommends the consultation with competent legal counsel and/or other professional advisors before applying this material is for illustrative, purposes and is not intended to constitute a contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. CNA is a registered trademark of CNA Financial Corporation. Copyright © 2014 CNA. All rights reserved. RC144M RC BUL SNI 110414