

Fides Insurance Group / Office of Risk Management
RISK ALERT
No. 2022-03

RE: Extreme Cold and High Wind Alert

January 14, 2022

A wind advisory is in effect from 11:00 am today to 5:00 am Saturday. A wind chill advisory is in effect from 7pm this evening to noon tomorrow.

North winds 20-30 MPH with gusts up to 55 MPH are expected. Gusty winds can blow around unsecured objects. Tree limbs could be blown down and power outages may result.

Very cold wind chills are expected, with temps as low as 20 below zero. The cold wind chills could cause frostbite on exposed skin in as little as 30 minutes.

PRECAUTIONARY/PREPAREDNESS ACTIONS

- In light of the severity of this cold, keep thermostats set at 70°–72° F for the duration of this particular cold spell. This may temporarily increase your heating costs, but it's a small price to pay to avoid more costly damage and inconvenience caused by frozen pipes.
- Maintenance personnel should check facilities, **ESPECIALLY UNOCCUPIED BUILDINGS**, in the morning and evening each day. Check for frozen lines by making sure water is flowing in the faucets and toilets. If you believe a line is frozen, shut off the water supply until a plumber arrives.
- If you lose heat and are unable to restore heat, shut off the water supply and drain the pipes. This will prevent water from freezing and bursting the pipes. If you are unable to drain the pipes, open the taps a little to allow water to trickle out. If you choose this option, please monitor the taps on a regular basis.
- Efforts to **protect property** should now be underway. Prepare for wind damage. Act now to complete preparations before the wind becomes hazardous.
- Secure outdoor objects that could blow away or cause damage to people/property.
- **Immediately inspect trees and bushes. Remove dead or rotting branches that could fall and cause injury or damage.**
- **Be prepared for potential power outages** as a result of downed power lines caused by storm activity. Have an emergency supply kit on hand, including water, flashlight, extra batteries, a first aid kit and non-perishable food.

Previous cold snaps resulted in over \$8 million in property damage from frozen pipes alone. Losses like this can increase insurance premiums for all locations. Please take action - frozen pipes can be prevented!

SPACE HEATER SAFETY

During cold periods, it is tempting to use portable space heaters for extra warmth. PLEASE USE CAUTION. A faulty space heater resulted in the death of 19 people in NYC just this week. If using a space heater, inspect it for safety – make sure it is functioning properly and that the cords are not frayed. Only use a space heater that automatically shuts off if it tips over. DO NOT USE EXTENSION CORDS WITH PORTABLE HEATERS – PLUG THEM DIRECTLY INTO THE WALL OUTLET. Keep the heater at least three feet away from anything that can burn, such as paper, clothing or furniture.

Keep Informed

- All locations should have a battery-powered radio on hand. Please monitor weather reports.

Reporting a Claim

If you experience property damage or injury as a result of the storm, report the claim immediately. Contact Alicia Gray at 781-664-3990, Alicia_gray@rcab.org. For a list of service vendors, go to: <https://rcabrisk.org/vendors>.