



## Winter Property Maintenance Suggestions

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### Tips to keep in mind during the winter season to prevent hazards.

- It is common that many property owners and condominiums do not have a maintenance staff, and instead hire outside contractors to perform snow removal. Management in these developments should have indemnity agreements, and certificates of insurance when hiring outside contractors in case of any mishaps. More importantly, management should have a program with the contractor for ongoing maintenance. It is not sufficient to have a contractor come plow and sand, and then never return. The winter season has constantly changing conditions that should be regularly addressed.
- A condominium should follow their own by-laws. Snow and ice should not be removed from restricted common areas (i.e. landings, patios, steps, etc...) private condominiums are to be maintained by the owner. If the board or management has undertaken such a duty in the past, it is suggested that they now advise the unit owners, in writing, that they are responsible to maintain their private areas as indicated in the by-laws. Landlords should perform snow and ice removal as required in the leases.
- It is advised that management keep records. If an insured has its own maintenance staff, it should keep a file to track the purchases of snow removal equipment, supplies, paying overtime to employees, the pay of temporary employees, and any contractors that would be hired. A log book is also recommended to record the time of day snow ended, when the clean up work began, when the clean up work finished, and who inspected the job. This would eliminate any questions that may arise if an accident did occur.
- A hired contractor's work should be inspected. When checking the work of a contractor, if it is found that the job was not done sufficiently, or to the standards that were agreed upon, the bill for the work should be discussed with the contractor and not paid in full until the job is done to the managements satisfaction. In a case where clean up was done inadequately, someone living in the development may fall even though there were hired contractors. In the same regard, if an excellent job was done removing snow and spreading salt and sand, then the insured should take some photos as evidence to prove it.

## Loss Prevention Property Maintenance Suggestions

- The owner or manager should have a plan in place to deal with snow, sleet, and ice that is less than 2" (or whatever event triggers the contractors' responsibility) due to the fact that many contractors hired for snow removal do not start clean up until accumulations reach 2". Unfortunately, any ice or snow that is on the ground is just as much of a hazard. Taking action at the first sign of bad weather is a good way to avoid accidents.
- Early morning inspections are beneficial to check the conditions on the ground before residents start leaving for work.
- It is important to plan for the formation of black ice. Even with no snow or sleet; rain and moisture can form black ice. Normally there is no legal liability for a true black ice formation, but the facts are often obscured in litigation and it is advised to have a plan in place to make diligent morning inspections and treat icy areas with ice melt/sand.
- Being educated on the various types of ice melt products is important to determine what the best salts and sands would be for certain geographical areas and surface types. Listed below are some examples.

### Chemicals Used to Melt Ice

Name	Lowest Practical Temp	Pros	Cons
Ammonium Sulfate	-7°C (20°F)	Fertilizer	Damages concrete
Calcium Chloride	-29°C (-20°F)	Melts ice faster than sodium chloride	Attracts moisture, surfaces slippery below -18°C (0°F)
Calcium Magnesium Acetate (CMA)	-9°C (15°F)	Safest for concrete & vegetation	Works better to prevent re-icing than as an ice remover
Magnesium Chloride	-15°C (5°F)	Melts ice faster than sodium chloride	Attracts moisture
Potassium Acetate	-9°C (15°F)	Biodegradable	Corrosive
Potassium Chloride	-7°C (20°F)	Fertilizer	Damages concrete
Sodium Chloride (rock salt, halite)	-9°C (15°F)	Keeps sidewalks dry	Corrosive, damages concrete and vegetation
Urea	-7°C (20°F)	Fertilizer	Agricultural grade is corrosive



## **Loss Prevention Property Maintenance Suggestions**

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- A good way to prevent ice damming is by keeping storm drains open and free of debris. While cleaning storm drains, if any leaks are found in gutters or leaders, necessary repairs should be made.
- Maintenance staff should make an effort to make repairs to potholes, depressions and cracks where water could accumulate and freeze, and otherwise form a tripping hazard even without ice. Cracks in walkway surfaces and roadways will worsen throughout the winter season if not properly fixed.
- When clearing snow, it would be best if it was piled in an area where residents and drivers would not come in contact with it, in the same regard, it should not be piled in any sloping areas as to avoid melting snow traveling downhill then refreezing at night.
- Snow on roof tops should also be examined by maintenance staff to minimize the hazard of ice damming, especially in areas prone to this exposure. There should also be a plan to remove snow from roof tops if it appears to be excessive and unsafe.

Should you have any other questions or concerns, please feel free to contact your local GNY office for additional information.