

Managing Risk to Influence Successful Outcomes

## Snowstorm Response

Authored by Albert L. Sica

## What is your Snowstorm Response Plan

US weather patterns continue to be unpredictable, and the Northeast is getting its first taste of snow, so I thought it would be good to reinforce how important it is to have a comprehensive storm response plan.

Snowstorms can cause a variety of problems such as, power outages, pipe bursts, and inaccessible roadways for many residents and businesses throughout the U.S.



Alternatively, businesses that have remote workers must also deal with issues pertaining to widespread residential outages which can serve as a major disruption for employees with home offices.

## So, what can you do?

- 1. Review your insurance policies to confirm coverage for any disaster. It is best to have someone who understands coverage to help with the review of such documents and can work with your broker and the insurance company to ensure you are covered for any storm related event that may come along.
- 2. While you cannot avoid weather issues, you can plan for how you respond to them. Having a disaster recovery or business continuity plan that increases your business' resiliency after such an event will, surely, make things easier for you should you need to report a claim.
- 3. Keep the lines of communication with your employees open. It is important to update your team with guidelines by state and local authorities.
- 4. Have a properly vetted and compliant snow removal provider at the ready, so that you can clear your property and keep it safe for your employees and customers. This can help you open your business shortly after a snowstorm, and avoid slip and fall injury claims that can occur on your property.
- 5. For businesses with remote workers, it is important to provide them with <u>strong security</u>, and offline backup services in order to ensure that they can work safely from anywhere.

If you need more information on any of the topics covered in this blog, or need help with any risk related issues, please contact <u>Albert Sica</u>, Managing Principal, at 732.395.4251 or asica@thealsgroup.com.