IIBHS Commercial Buildings in Winter Weather

Guidance for protecting commercial buildings from winter weather hazards such as the weight of snow on roofs frozen pipes and ice dam formations.

Record snowfalls and costly winter weather-related property damage in many regions of the country are reminders of the need to prepare buildings and business operations before extended periods of freezing weather. As a business owner, there are two areas that need attention before the winter weather sets in: the building itself and day-to-day operations, according to the Insurance Institute for Business & Home Safety (IBHS).

In this document, IBHS engineers identify factors that could help determine how well your building might perform under the weight of heavy snow loads on the roof. IBHS also offers guidance on how to avoid the formation of ice dams and how to prevent frozen pipes. While frozen pipes are the leading cause of property damage due to winter weather, record snowfalls in recent years have resulted in roof collapses on businesses from Arizona to New England. This can lead to significant damage to both the building and the contents and prolong the recovery period after the snow melts. Like frozen pipes, ice dams can result in severe water damage that will put electronics, supplies and…