The Complete Winter Checklist for Commercial Property Owners.



Winter weather on the horizon? Just like you prepare a home, steps need to be taken in advance to protect your commercial property through winter. Every step you take can save money and repairs down the road. So, start now and check out our winter checklist for commercial property.

Prepare from the inside, out. Focusing on:

1. **HVAC and Plumbing:** Even if your property is vacant during the winter months, keeping heaters on a low setting can keep pipes from freezing or breaking. Carrying this small heating expense throughout the winter will cost less than an expensive pipe replacement bill. If tenants will be inside year-round, inspect the heating system thoroughly. Make repairs before the thermostat will be cranked up.

2. **Windows and Doors:** Are all entrances sealed and secured? Cracks and drafts can run up energy costs throughout the winter. Replace any windows that show wear and re-seal openings. Double-checking entrances also can protect against burglars if your property will be vacant.

3. **Roof:** Check your roof for damage and loose shingles. Inspect gutters and ensure they're secured to the building. Paying attention to your roof and making repairs can stop ice dams from forming on top of your building. After a large snowfall, clean the roof of excess snow.

4. **Lighting:** Winter brings earlier sunsets and darker days. Indoor and outdoor lighting is essential for commercial property safety. Add lighting indoors to combat the darkness and replace burned-out bulbs. Assess exterior lighting, especially around entrances and in high-traffic areas. If you haven't already, consider investing in automatic lights with sensors that turn on at dusk or when movement is detected.

5. **Exterior:** Keep the parking lot and sidewalks surrounding the building free of snow and ice. Shovel after each snowfall. Keep salt on the ground to prevent slips and falls. These steps not only promote employee and visitor safety, but also help to prevent lawsuits from accidents. In addition, winterize your landscaping by trimming trees and shrubs. Shut off and drain irrigation systems. Inspect the outside of your building for cracks and leaks, and repair if needed.

Commercial properties are large investments. Protect yours, and your tenants, through the cold weather with this winter checklist. Then, talk to a local, independent agent about the right business insurance options for you.