

Winter Weather Resource Guide for Your Business

In recent years, communities across the country have endured the devastation left behind by natural disasters and extreme weather events. According to the National Oceanic and Atmospheric Administration (NOAA), Texas experienced the costliest winter storm on record in 2021 resulting in 200 fatalities and more than \$30 billion in total losses.

Understanding the risks associated with harsh weather and assessing your business's preparedness are important to ensuring you and your business are protected year-round. We're committed to offering you the tools and resources you need to keep your business running smoothly. Here are some helpful tips for you to keep in mind in the event your business is impacted by extreme weather this winter.



HOW TO PREP FOR WINTER WEATHER



Prioritize:

Advance plan and prepare to keep people safe — provide safety training, assign responsibilities, establish communication procedures and prepare emergency kits. Make sure your emergency supplies are accessible and stockpile essentials such as blankets, shovels or de-icing materials, flashlights, extra batteries, first aid supplies, non-perishable food, water and portable chargers.



Review:

Look over insurance coverage & business continuity plans to restore critical operations when weather disrupts your business. If in doubt, contact your insurance provider to review your current policies and discuss ways to reduce the risk of property damage.



Evaluate:

Monitor the winter conditions in your area and ensure you have adequate supplies and an optimized staff schedule based on the forecasts. Stay informed about transportation and supply chain impacts and communicate these to employees and customers.



Protect:

Keep structural and mechanical components in good condition; use insulation and temperature controls; keep valuables and important documents safe and away from potential damage. Consider weatherproofing doors and windows ahead of potential winter storms to reduce the risk of damage.

WINTER STORM RESOURCES

National Weather Service

Stay ahead of winter storms by following watches and warnings

Department of Homeland Security Winter Weather Tips

Guidance on preparing for winter storms and extreme cold, covering emergency kits, and safety during and after a storm

SBA Winter Storm Preparation

Tips for small businesses to prepare for winter storms, focusing on business continuity, property protection and financial preparedness

OSHA Winter Weather

Worker safety during winter weather including protection from slippery conditions and other seasonal hazards

WE'RE ALWAYS HERE TO HELP

Frost Insurance cares about keeping you safe and protecting your business. Our commercial risk advisors understand the unique challenges and exposures businesses face and are committed to helping prepare and protect your business.

For more information, visit [FrostBank.com/DisasterRecovery](https://www.frostbank.com/DisasterRecovery) or call us at (866) 227-2099 if you have any questions.



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