

A publication brought to you by Ihry Insurance Agency, Inc.

IHRY NEWS

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Preparing for the Unexpected

Article provided by Zurich.

Maintaining your facility to prevent winter slips, trips and falls (STF) is no easy task. Here are some tips to help reduce STFs during the icy winter months.

For some people, the winter months bring continued sunshine, dry walking surfaces and clear roadways, but for many it's a time of year that brings cloudy days, fractured bones and vehicle accidents. Simply put, winter produces beautiful snowscaped scenery, but also potentially hazardous living conditions. Whether walking in front of your home, getting into your car to drive to the store or exiting your car in a parking lot, winter can result in sudden accidents and injuries. However, a little prevention can help reduce seasonal slips, trips and falls (STF).

First, let's prepare:

Review physical considerations. Check any walking surfaces that may be impacted by snow and ice. Properly maintaining walking surfaces (sidewalks,

driveways, parking lots and garages) is one of the largest contributors to reducing slip, trip, and fall injuries. Performing preventative maintenance, including filling pot holes, sidewalk repairs and improving drainage should be completed before the coldest weather and precipitation occurs.

Are there potential hidden hazards in the event of snow or ice? Consider marking any areas where there is gravel, parking blocks, curbing, speed bumps, etc. with a sign. This way, these potential hazards are made clear so people know they are present when a snowfall occurs. Inspect trees, bushes, signs or other obstructions that could block walkways or vision. Keep shrubbery pruned and consider relocating signs or other objects that could be hazardous. Winter days can be dark. Where exterior lighting or lighting inside garages may be present, it may not be adequate on dark days. Be sure lighting is maintained and adequate to keep all walkways well illuminated.

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Preparing for the Unexpected

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Second, get your tools ready:

Have sturdy shovels available and make sure they are in good condition. Perform preventive maintenance on your snow blowers, tractors and other motorized snow/ice removal equipment. Purchase and store adequate quantities of ice melt, sand or other treatment chemicals. Before storms strike, have ice melt or sand in ready-to-pour containers. Some companies use push spreaders for this task. Make sure you have walk-off mats available to place inside building entrances.

Third, check contracts for snow plow services or any vendors assisting with snow removal:

Do they need to be called for service or will they automatically come when snow levels reach a certain depth (such as two inches)? Knowing this will make the first snowfall easier.

For more information, see our [slip, trip and fall assessment guide white paper](#).

Now that we've planned, here are three tips for when winter weather strikes:

- 1 Assure that snow is cleared from parking lots, sidewalks and other surfaces. Proactively apply long-lasting ice melt to all walking surfaces, paying special attention to sidewalks, steps, ramps and the areas around steps.
- 2 Use walk-off mats to wipe footwear and prevent a buildup of water, snow and other foreign substances. Walking from a treated sidewalk onto an interior marble floor can result in a slip/fall injury. Provide umbrella bags to prevent water from dripping onto the floor.
- 3 Promote and encourage winter walking safety. Educate employees to wear sturdy winter footwear. This may mean carrying heeled dress shoes in a bag to work, rather than wearing them outdoors. When snow and/or ice is forecast, encourage employees to allow enough time to clear walkways before leaving for work.

Maintaining your facility to prevent winter STFs is no easy task, but having a comprehensive maintenance and STF-prevention program, along with responding to snow/ice-covered surfaces promptly, can go a long way toward reducing painful and costly injuries. Happy trails!



Ihry Insights

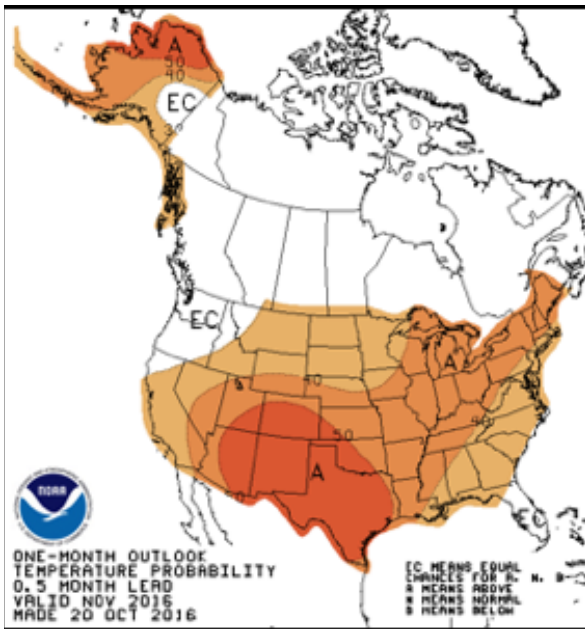
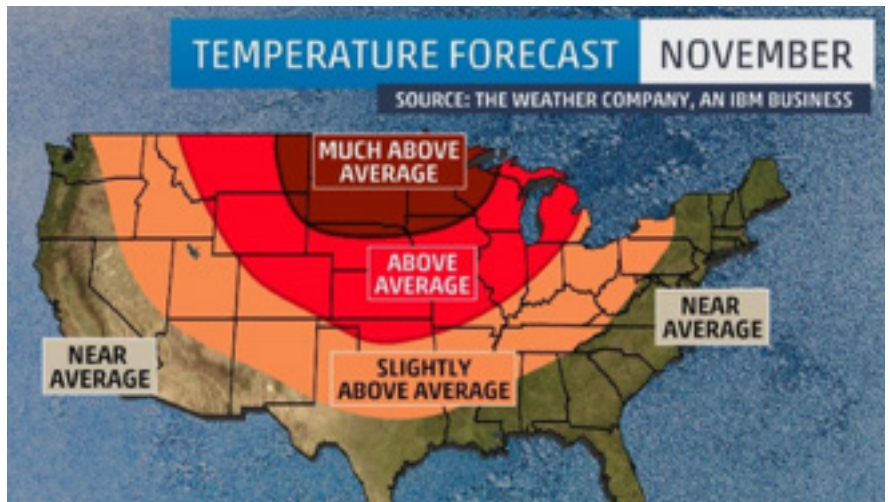
Article provided by Curtis Kaufman, Agency Manager
Ihry Insurance

Record Sugar Beet Crop

- MinDak is estimating a 32.4 ton/acre average – topping the previous record crop by nearly 4 tons!
- Sugar content nearly 2% lower than average. However, American Crystal Sugar is estimating a valley average of 30+%/acre and sugar below 17% even with poor crops in northern valley due to excessive moisture etc..
- If you are a Sugar Beet grower, talk to an Ihry Agent about using a Weather Hedge to protect YOUR tons while in storage. Potential payments are made based on actual weather data, no Proof of Loss necessary on spoilage from beet piles due to extended processing time based on large crop.
- With lower sugar, don't take another Hit to your beet check from loss due to spoilage!

Special Weather Update

The Weather Company released its November temperature forecast showing significant likelihood of above-normal temperatures across the contiguous US. The forecast is particularly concerning for sugar beet growers as the greatest likelihood of above-normal temperatures is centered around the upper Midwest. If materialized, grower beet payments could be impacted. eWeatherRisk provides growers the opportunity to manage weather-related risk beyond the harvest while beets are in the piles. Growers are free to choose the number of tons protected, the amount of coverage per ton and contracts may be purchased up to 20 days before the contract begins. Ask your Ihry Agent for more information today! eWeatherRisk provides weather-related coverage for a variety of risks suited to your individual needs:



Standard Temperature Products

- Lowest Daily Temperature in Period
- Highest Daily Temperature in Period
- Cumulative Excessive Heat
- Cumulative Excessive Cold
- Insufficient Custom Degree Days
- Excessive Custom Degree Days

Standard Precipitation Products

- Excessive Cumulative Precipitation
- Insufficient Cumulative Precipitation
- Highest Daily Rainfall in Period

Proprietary Products

- Heat Index
- Wind Chill
- Snow
- Event Insurance
- River Height
- Streamflow
- Wind

Corn Corn Everywhere

- With the fantastic / historic yields in our area comes the headaches of trying to deal with the lack of bin space.
- While ground storage can be an effective short term solution, that crop is still subject to losses due to weather
- Local elevators often use weather hedges to protect against unavoidable losses due to outside storage
- Customized weather hedges can be designed for your specific needs
- We need bushels to offset low corn prices to be able to cash flow
- Don't let Mother Nature Giveth then Taketh Away
- Call your Ihry Agent for a quote to protect your pile.



Winter Roof Prep: Frequently Asked Questions

Article provided by EMC Insurance.

Winter is a rough time for the roofs of your municipal facilities. Harsh winds, the stress of freeze-thaw cycles and the weight of snow and ice can all contribute to a possible roof failure that could range from an inconvenient leak to a catastrophic collapse. Want to give your roofs a fighting chance at surviving the season in one piece? Add a fall roof inspection to your to-do list.



Why should I bother inspecting my roof?

Inspecting your roof really isn't hard. Essentially, you're just looking for minor issues that could turn into major issues if they aren't repaired in a timely manner. Be getting ahead of possible roof problems, you help protect the financial investment the roof represents. In fact, regularly inspecting, maintaining and repairing your roofs can extend their useful life by five to ten years. Keeping the roof in good shape also helps protect the people, property and activities inside the building.

When should I conduct a roof inspection?

The National Roofing Contractors Association recommends inspecting your roof twice a year – once after the hottest part of the year subsides (fall) and again after the coldest part of the year has passed (spring). It's also a good idea to check in on your roof after severe weather events or if you have new roof-mounted equipment installed.

Spotting problems before winter arrives is good. Damage that appears minor now can quickly become worse when exposed to winter temperatures

and precipitation. Making needed repairs is also more challenging in the winter, when snow or ice might need to be removed before work can be completed or bad weather may delay safe access to the roof.

Can I do the inspection myself?

Depending on the technical expertise of you or your staff, you may be able to do the inspection yourself. Make sure you consider whether there is safe access to all areas of the roof and what kinds of fall protection might be needed. Remember, individuals performing repair and maintenance on rooftops must stay at least six feet away from the roof's edge unless fall protection is in use. Examples of fall protection include guardrails, warning lines, fall restraints and fall-arrest systems. When considering how someone will get access to the roof, don't forget to keep ladder safety in mind.

You may also choose to contract with a consultant. We recommend hiring a qualified roofing contractor who is well-established, licensed and bonded.

What am I looking for once I get up there?

Roof Edges – To keep water intrusion at bay, you want to make sure the roof edges are going to hold.

Sheet metal and flashing should be uniform in appearance and securely attached. Look for gaps in the roof cover perimeter where water may seep in.

Roof Surfaces and Membrane – The surface of your roof is important because it keeps the insulation and interior of your building dry. For flat roofs, look for standing water (an indication of poor drainage), blisters, cracks and tears. If your roof system has rock ballast (rocks spread over the surface to hold the membrane down and protect it from hail), make sure it's evenly distributed and that there are no bare spots.

On shingled roofs, look for worn, torn or missing shingles. One sign of deteriorating shingles to look for: shingle granules. These look like coarse sand, and finding them in your gutters means your shingles might be needing replacement soon.

Drainage – Check drains, scuppers and gutters to make sure they're draining properly and remove leaves and debris that might block the flow of water. Standing water (known in the business as "ponding") can lead to premature aging and deterioration of the roof cover, which will eventually cause leaks. In winter, you may get ice dams if water isn't able to drain from the roof. You should also look at the downspouts to make sure the draining water has a place to go.

Areas Adjacent to the Roof – Examine walls and the areas around roof-mounted equipment, such as your HVAC system. Anything that's cracked, torn or

missing could be a concern. Look for deteriorating mortar on parapets and chimneys, and check the flashing around equipment and roof penetrations to make sure it's strongly attached and well-sealed.

Building Interior – Your inspection should also include an interior hunt for signs of water damage, such as discoloration or bulging on the ceiling, bubbling drywall or expanded woodwork. If you notice any water intrusion, have it repaired ASAP.

How can I prepare for snow accumulation?

If you are located in an area where snow is common, it's a good idea to create a roof snow removal plan. Identify areas that are prone to drifting snow, and pay special attention to those areas during the winter season. An architect or structural engineer can inspect your roof and determine the maximum depth of snow that your roof system can safely withstand. When snow accumulations reach half of that maximum, remove the snow from your roof to prevent overloading.

Check in on the roof periodically to make sure that any melting snow is draining properly and not ponding on the roof surface.

Find More Online

[Commercial Roofs: Best Practices Guide](#)
[Online Training – Roof Maintenance Program](#)
[Roof Maintenance for Commercial Buildings](#)
[Facilities Management Resources](#)

Happy Thanksgiving!

ON BEHALF OF THE WHOLE IHRY TEAM, WE THANK GOD FOR EACH AND EVERY ONE OF YOU, OUR VALUED CUSTOMERS. WE THANK YOU FOR YOUR CONTINUED PRAISE, SUPPORT AND REFERRALS AND FOR TRUSTING US AS YOUR ADVISORS. HAVE A HAPPY THANKSGIVING.

