

MITIGATING THE RISK OF PROPERTY LOSSES DUE TO HIGH WINDS

While significant property losses due to high winds are uncommon, windstorms have caused major property losses in Southern California. With severe wind warnings recently posted for most Southern California areas, expected to last several days especially in the Inland Empire and High Desert regions, here are some tips to protect against property losses:

WIND DRIVEN DEBRIS, SAND AND DUST

- Inspect open areas for unsecured objects that can become wind borne or suddenly move uncontrollably (e.g., trash cans, loose fencing, gates, etc.). Secure or remove such objects.
- Ensure buildings which are fully exposed to winds, particularly facing northeast, and house computers or server rooms, are protected as much as possible by temporarily sealing window and door cracks with duct tape. If possible, relocate electronically sensitive equipment to locations that do not have windows or do not have direct wind exposure.
- Tarpaulins or protective covers should have "vent flaps" to lessen the chance of their ripping or blowing off.
- Keep doors and windows closed.

METAL STRUCTURES

- Ensure metal canopies and awnings are properly bolted down and secured.
- Remove banners or other materials from metal light poles.
- If metal light poles are found to be weak, show signs of movement during high wind events and cannot be quickly repaired, cordon off the fall zone and remove objects and vehicles in the fall zone.

STUDENT AND EMPLOYEE PROTECTION

- Implement inclement weather program and policy restricting outdoor activity.
- Keep doors and windows closed as much as possible. When opening doors for exiting or entering a building or room, be sure doors are held open either by personnel or mechanical means.

Keenan's *Loss Control Bulletins* are intended to help clients identify and mitigate hazards and potential liability exposures. We do not represent or guarantee that they will be able to identify or address all potential hazards, or offer a fail-safe mechanism for dealing with them. We make no promise or representation that clients will recognize improved loss experience or premium savings as a result of these services. Keenan & Associates is not a law firm and no opinion, suggestion, or recommendation of the firm or its employees shall constitute legal advice. Clients are advised to consult with their own attorney for a determination of their legal rights, responsibilities and liabilities, including the interpretation of any statute or regulation, or its application to client's business activities.