



Commercial Risk Advisor

October 2021

Fall Roof Maintenance

Routine roof maintenance should occur twice a year—once in spring and again in fall. If roofing issues are neglected, wintertime can exacerbate any damage, resulting in more costly repair expenses come spring.

Complete the following tasks while the weather is still mild and snow isn't piling up:

- **Clear off debris.** While leaves may not weigh a ton individually, an accumulated pile can add pressure on the roof. Take time to remove debris from the roof's surface, including small pieces of dirt, pine needles and leaves. These materials can hold moisture, rot or mold, causing roofing materials to break down.
- **Check for early signs of deterioration.** Over time, all types of weather can cause a roof to deteriorate significantly, including small rainstorms and gusts of wind. Consistently checking for early signs of degradation can ensure problems aren't neglected and allowed to turn into more significant issues.
- **Clean the gutters.** Gutters filled with leaves and debris can overflow during rainstorms, thus damaging the roof, membrane, trim and siding. Thoroughly cleaning the gutters and ridding them of buildup can reduce the risk of severe issues and keep maintenance costs lower. Replacing or restructuring an entire gutter can be a costly endeavor.
- **Inspect the inside of the building.** Inspect attics regularly to ensure that developing issues don't go unnoticed. If light is shining through the attic anywhere the roof should be, address and repair it immediately.
- **Evaluate membrane conditions.** A structurally sound roof is less prone to leaks and damages. While a roof may look great from afar, there may be issues that can only be discovered by closely inspecting all flashings and sealants around the sides, rooftop unit, skylight and other projections.

Roofs are subjected to the elements year-round. Identifying roof damage early on can allow for timely maintenance so it can quickly return to its pristine condition. For more risk management guidance, contact us today.

Workplace Violence Prevention

Nearly 2 million American workers are the victims of workplace violence each year, according to the Occupational Safety and Health Administration (OSHA). Workplace violence can include any act or threat of physical violence, harassment or intimidation. The risk of workplace violence can be minimized when employers take the appropriate precautions.

Organizational leaders and HR professionals can introduce the following measures to limit or prevent violent incidents:

- **Management commitment and employee participation**—Enthusiasm from both management and employees will be necessary when developing an effective workplace violence prevention program. Encourage employee input and feedback so different viewpoints and perspectives can be addressed.
- **Worksite analysis**—Evaluate the organization's vulnerability to violence by inspecting the workplace for existing or potential hazards that could lead to incidents of workplace violence.
- **Hazard prevention and control**—Following the worksite analysis, organizational leaders can work to eliminate workplace violence by identifying and implementing appropriate controls.
- **Safety and health training**—Provide workplace violence prevention plan training upon hiring and at least annually after that. Training topics can include:
 - An overview of the workplace violence prevention plan
 - Risk factors for particular occupations
 - How to prevent or diffuse volatile situations
 - The location and use of safety devices

Employers should also keep training records and program evaluations to ensure that hazards can be continuously identified and corrected. For more information, contact Risk Strategy Solutions today.

55% of workers
don't know if
their organization
has a workplace
violence prevention
program.

