

# 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. From 1980 through 2024, the National Oceanic and Atmospheric Administration (NOAA) reports there were 190 confirmed climate-related disaster events in Texas with losses exceeding \$1 billion each.

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.



## PREP FOR WINTER WEATHER

### P - Prioritize

Advance planning is key to keeping 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.



### R - Review

Evaluate your insurance coverage & business continuity plans to ensure you can restore critical operations if 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.



### E - Evaluate

Monitor the winter conditions and forecasts in your area. Make sure you have adequate supplies and adjust staffing levels to maintain operations during severe weather. Stay informed about transportation and supply chain impacts and communicate these to employees and customers.



### P - Protect

Maintain your property's structural and mechanical systems, use insulation and temperature controls and safeguard valuables and important documents. 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/disaster-recovery) or call us at (866) 227-2099 if you have any questions.



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