

Winter is coming: Help Main Street businesses stay resilient

As winter approaches, businesses face unique seasonal risks, from heavy snow and ice buildup to high winds and freezing rain. This season, we're sharing insights and practical tips to help your clients prepare early and reduce the risk of costly disruptions. With climate-related losses on the rise and weather patterns becoming more unpredictable, proactive planning is key to keeping businesses safe, accessible, and resilient through the season.

Your clients' approach to winter readiness:

- **Inspect signage and awnings before the first storm:** Encourage clients to check for loose bolts, rusted supports, or aging materials. Reinforcing or removing vulnerable signage ahead of time can prevent damage from wind or ice.
- **Keep entrances clear and safe:** Snow and ice buildup around doorways can create slip hazards and block customer access. Recommend regular shovelling, salting, and the use of non-slip mats to maintain safe entry points.
- **Protect glass and display windows:** Suggest installing storm-rated window film or temporary coverings for high-exposure areas. These can reduce the risk of shattering during extreme weather and help insulate against the cold.
- **Prepare for power outages:** Businesses should consider battery-powered lighting, backup generators, or surge protection for key systems like payment terminals and security cameras.
- **Review coverage and flag gaps:** Encourage clients to revisit their commercial property policies, especially endorsements for flood, sewer backup, and business interruption. Clarify what's covered and identify any exposures that need attention.

Gore Mutual is committed to helping protect Canadian businesses through the challenges of winter. From minimizing weather-related disruptions to supporting long-term resilience, our commercial property and casualty solutions are designed to meet the evolving needs of your clients.

Explore them [here](#) and see how we can help you guide your clients with confidence.