

August/September 2012

Protecting Your Property Against Windstorm

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A guide for commercial building owners Harleysville Risk Services - Your Partner in Preventing Losses

Introduction

Never underestimate the power of nature and the destructive force of wind. Each year, windstorms, hurricanes and tornadoes cause billions of dollars in property damage and lost business. Unfortunately, many businesses do not fully recover. However, there are steps that you can take to help mitigate windstorm damage and protect your property and business. You can strengthen the long-term survivability of your business by taking steps to help reduce property damage. In addition, a well-planned business continuity program helps companies preserve property and continue operations following a major weather or other disruptive event.

You may be able to make some changes yourself. Complicated or large-scale changes to the building structure or to the electrical, HVAC, wiring or plumbing systems should be completed by qualified, insured, professional contractors licensed to work in your city, county, or state.

Planning for New Construction

If you are building new structures, incorporate construction techniques and layout that will help to minimize windstorm damage. Always consult with licensed architects, engineers and building officials before beginning construction.

What You Can Do

- Locate to areas with a lower probability of windstorm.
- Avoid coastal locations.
- Use recognized windstorm building codes (if city, county, or state permitted).
- In an area subject to high winds, avoid designs that include large areas of glass, windows with multiple panels, and double entry doors. The widths of individual doors and windows should not exceed 3 feet.
- Build in windstorm protection like permanent window shutters.
- Plan for securing outlying structures like tool sheds, fencing and garages.
- Consult with professional landscapers about tree types most resistant to windstorm.

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MATR retains the services of R.J. McClellan, Inc. Newsletter advertising opportunity inquiries should be directed to:

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445 Broadway Avenue #500 St. Paul Park, MN 55071 Phone: 651-458-0089 Toll Free: 877-525-4589 Fax: 651-458-0125 Email: newsletters@rjmc.com

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Missouri Auto & Truck Recyclers News

Missouri Auto & Truck Recyclers News is published six times per year for the Missouri Auto & Truck Recyclers Assosiation. None of the material in this publication necessarily reflects the opinion of MATR, its officers, directors, staff, members or it's Publisher. Statements of fact and opinion are the responsibility of the author alone. Articles and letters suitable for publication will be published in the next scheduled newsletter as space permits. Articles may be edited for length.

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From the President By Brad Schwartz

Our industry statewide MATR convention is approaching in several months, and we are putting plans together to insure a fun and informative gathering.

RUIT

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The dates of the upcoming conference are November 16th through the 18th. That is the third weekend of November, and the board felt that this was the best weekend with the fewest conflicts.

The location for our meeting is once again at the Lake of the Ozarks. Everyone seems to enjoy getting away from the big cities and smaller towns to a more relaxed and picturesque environment. We are staying at Camden



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on the Lake, a newer facility that members have enjoyed over the past several years. Many members make it a family outing and bring their spouses and children. And there is plenty to do around the Lake of the Ozarks.

ASSOCIATION NEWS

We are hoping to bring in a national speaker who focuses specifically on our industry. Several board members have heard this gentleman speak at recycling gatherings in the past, and speak highly of his skills and insight. We are discussing several topics for his seminar slots that should provide strong interest for our membership. There will also be numerous vendors in attendance set up at booths in our conference area. Our schedule will include time slots to visit with these vendors and see what services they provide that might benefit our individual businesses.

Saturday night always includes a catered sit down dinner that provides a great social arena to catch up with industry friends that you haven't seen in a while. If you haven't attended a conference lately, it's a great place to make connections and share some of the entertaining stories of our industry.

I encourage you to come to the conference. Besides the educational possibilities, it is always a lot of fun to gather with people from your own industry who can speak your language!

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August/September 2012

ASSOCIATION NEWS

MATR Legislative Update By Brian Bernskoetter

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Auto:&:Truck(Recycler:

The 2012 Legislative Session drew to a close May 18th without the rush to pass last minute bills that traditionally mark the end of the session. This year the Among the priority bills passed this year were: the state's operating budget which for the first time in 4 years was not supplemented with one-time federal dollars, worker's compensation reform to limit coemployee liability, and expansion of charter schools.

The state budget for the 2013 fiscal year features a 2% increase for almost 95% of state employees, level funding for education, and increased reliance on gaming and lottery proceeds to fund programs.

Among the priorities that didn't pass were: reforms to Missouri's workers comp laws relating to occupation disease laws, teacher tenure reform, quicker turnaround of unaccredited school districts, tax amnesty programs, and any changes to a host of controversial tax credit programs.

There are a few bills of specific interest to report on:

HB 1150 and SB 568 – these bills both contain a number of provisions of interest

- Allows rebuilt salvage vehicles that are 11 years of age or older to pass the Highway Patrol inspection without being restored to their original appearance
- Establishes a procedure by which insurers who purchase vehicles through the claims adjustments process can obtain a salvage title or junking certificate when an insurer is unable to obtain a negotiable title with an application to the Department of Revenue
- Allows a scrap metal operator to purchase an inoperable motor vehicle that is at least 10 model years old without a title provided the scrap metal operator verifies with the Department of Revenue, via the department's online record access, that the motor vehicle is not subject to any re-

corded security interest or lien on the motor vehicle. If the vehicle is 20 model years old, then the scrap metal operator is not required to verify whether the motor vehicle is subject to any recorded security interests or liens

HB 1402 – this bill makes technical changes to the definition on "mobile scrap processor" and "scrap processor" and allows for the Dept. of Revenue to conduct inspections of salvage pool operator premises.

In previous reports we had mentioned bills that would put further restrictions on the purchase of commodity metals which would have an impact on our ability to buy scrap cars. Those bills failed to pass this year.

At the time of printing the Governor has not signed or vetoed any of the bills listed. To check the status of these bills you can go to www.moga.mo.gov and click on the "joint bill tracking" link.

This is a major election year and you will undoubtedly be inundated with campaign literature and advertisements. We will give an update on the elections during the next report but if you have any questions in the mean time about candidates or issues on the ballot please contact the MATR office. We would be glad to assist you if we can.



Protecting Your Property...continued from cover

SOUTH

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Existing Buildings and Structures Remove Trees and Potential Windborne Missiles *What You Can Do*

Your property is more likely to be damaged during a hurricane, windstorm or tornado if the area immediately surrounding your buildings has trees, outbuildings, trash cans, yard debris, equipment or other materials that can be moved by the wind. Wind can topple trees onto your buildings and can pick up smaller objects and drive them through windows and glass doors. Flying debris also can cause serious injuries.

Ensure that all trees are far enough away that they cannot fall onto your property or buildings. The distance between buildings and any nearby tree should always be greater than the height the tree will reach when it is fully grown. All storage sheds and other outbuildings should be securely anchored, either to a per-



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manent foundation or with straps and ground anchors. Smaller objects, such as trash cans, picnic tables and outdoor furniture also should be anchored or, if you have adequate warning, moved indoors. Clear away any debris, such as fallen tree branches.

Tips

Keep these points in mind when you remove trees and potential windborne missiles from around your buildings:

- Have a plan and be ready to move valuable equipment and material indoors.
- Removing large trees near your business can be extremely dangerous, and therefore is a job for a skilled contractor.
- Trees that will not be removed may be trimmed to allow excessive wind to pass through.
- The straps and ground anchors used for manufactured homes also can be used to anchor outbuildings, especially small sheds, which usually are not placed on a permanent foundation.
- You can secure trash cans with cables or chains attached to ground anchors or to wood posts firmly embedded in the ground. Trash can lids should be tied to cans with cables or chains.

Secure Built-Up & Single-Ply Roofs What You Can Do

Built-up and single-ply roofs are common on commercial buildings. Built-up roofs consist of multiple layers of felt and asphalt while single-ply roofs consist of one waterproof membrane. These roofs often are damaged when high winds tear away the metal edge flashing or coping around the perimeter of the roof. Once the flashing or coping is gone, the wind can peel back the roofing material and expose the interior of the building to the elements. Major building codes do not address the wind resistance of flashings and copings.

Whenever a built-up or single-ply roof is repaired or replaced, your roof designer or roofing contractor should ensure that the flashing and coping are made of a corrosion-resistant metal, such as aluminum, and securely attached to the building with screws, concrete spikes, or a continuous cleat. Using a supplementary attachment method

to provide additional strength is recommended. For single-ply roofs, a continuous bar placed over the membrane (see detail figure) is an effective means of strengthening the attachment.

Have your roof inspected by a roofing professional on a regular basis and make sure all drains are clear of debris.



Tips

Keep these points in mind when you have your built-up or single-ply roof repaired or replaced:

- Single-ply membranes that are fully adhered are less susceptible to damage than mechanically attached or loose-laid air-pressure-equalized membranes.
- Some local building codes may require that roofs meet design standards for resisting uplift forces. An example is the American Society of Civil Engineers (ASCE) Standard 7. Check with building officials on any recently strengthened codes.
- Your local building official may be able to inspect your roof and recommend changes that will help protect it from high winds.
- If you add stone ballast or pavers to your roof, make sure the roof parapet is high

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enough and that the pavers or individual stones are large enough to resist being picked up and carried by the wind (refer to Wind Design Standard for Ballasted Single-Ply Roofing Systems).

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 Roof warranties typically will not cover damage caused by strong storms.

Secure Composition Shingle Roofs What You Can Do

Inadequately secured composition shingles can be damaged or torn away by high winds. When this happens, the interior of the building becomes vulnerable to rainwater infiltration. If your composition shingle roof is being repaired or replaced, your roof designer or roofing contractor should make sure that the following requirements have been met (see figure).

- Each shingle should be held by at least six nails, which should be installed below the edge of the upper, overlapping row of shingles.
- A waterproof underlayment should be installed beneath the shingles. When well-attached, it temporarily protects the building from rain if shingles are torn away by the wind.



The roof sheathing (typically plywood panels) should be at least 15/32 inch thick and securely attached to the roof trusses. (Nails in older wood roof sheathing often are farther apart than recommended, especially in areas subject to high winds). Your roof designer or roofing contractor should

check with local building officials for nailing requirements.

Have your roof inspected by a roofing professional on a regular basis and make sure all drains are clear of debris.

Tips

Keep these points in mind when you have your composition shingle roof repaired or replaced:

• When replacing a roof, your contractor should remove the existing shingles and underlayment rather than install new shingles over them. This approach allows the contractor to inspect the sheathing and make any repairs that may be necessary.





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 All nails used to attach the roof sheathing must penetrate the underlying roof trusses. Otherwise, the sheathing will not be securely attached and can be more easily torn away by high winds. Inadequate attachment of roof sheathing resulting from poor workmanship has been a common cause of roof failures during hurricanes and other storms with high winds.

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- The following precautions are recommended for buildings in windstorm or hurricane-prone areas:
 - The general recommendations given in the Fourth Edition of the NRCA Steep Roofing Manual should be followed.
 - Your shingles must be attached with nails rather than staples.
 - The first course of shingles should be sealed to the starter strip with dabs or bands of roof cement.
 - If your building is within 3,000 feet of salt water, the nails should be hot-dip galvanized or stainless steel.
- Your roofing designer should try to obtain information from manufacturers about bond strength and nail pullthrough resistance, and then use products with values in the upper ranges of avail-

able strengths.

• Your local building official may be able to provide additional recommendations.

Secure Metal Siding & Metal Roofs

What You Can Do

Check the connections between the siding, roof, and frame of the building and modify them as necessary to provide greater wind resistance. High winds can damage buildings with metal siding and roofs primarily in two ways: • When siding and roofing panels are not adequately attached to the building frame, the force exerted by the wind can lift them, possibly to the point where the fasteners pull through or break. When this occurs, entire panels can be torn off.

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• Windborne debris can puncture siding or roofing panels and make them more susceptible to further wind damage. In both situations, wind will be able to enter the building and increase the likelihood of severe structural damage.





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Metal siding and roofing in high-wind areas should be securely attached to the building frame with exposed fasteners such as screws or bolts or with concealed clips. The spacing of the fasteners or clips will depend on their strength and on the design and strength of the siding and roofing panels. In general, fasteners should be more closely spaced at the edges of panels. Also, all edges of siding, such as along the corners of the building, should be covered with a metal cap or molding and secured so that wind cannot work its way underneath. Have your buildings inspected periodically and repaired as necessary.

Tips

RUMA

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Keep these points in mind when you inspect and repair metal siding and roofs:

- Have your buildings inspected periodically and repaired as necessary. Loose or missing connectors, rust, and damage caused by past storms can leave metal siding and roofing more vulnerable to serious damage from high winds.
- If the siding or roofing on your building is attached with metal clips, make sure they are strong enough to resist the force of the wind without bending. If you can bend a clip with your hands, it is likely to fail when high winds act on the siding or roofing.

Install Shutters or Plywood Window Covers What You Can Do

High winds and windblown debris can break unprotected windows easily and enter your building causing more damage. Protecting windows not only helps you avoid damage to your building, it also reduces the likelihood that you or employees will be hurt by broken glass and debris.

Windows can be protected with permanent storm shutters as shown in the figure below, or with temporary plywood covers. Permanent storm shutters usually can be closed quickly and easily providing an advantage over temporary covers. They are available in a wide variety of sizes. However, temporary covers can be an economical alternative and can be installed fairly quickly if the necessary preparations are made. Plywood covers also can be used to protect sliding glass doors and French doors.



MATR Dates of Interest

August

28 Effective date of bills signed (Unless emergency date is specified)

September

12 Veto session convenes

November

16-18 2012 MATR Annual Meeting

Camden on the Lake, Lake Ozark, MO

Tips

Keep these points in mind when you protect windows and doors:

- Consider replacing existing glass with impactresistant glass, or covering the existing glass with a protective film.
- If you decide to use temporary plywood covers, you may want to hire a contractor or handyman to make them for you. If you do the work yourself, you will need to cut the plywood and drill holes for screws or lag bolts in each cover and in the wall around each window. The screws or lag bolts should be placed along the top, bottom, and sides of each cover, and they should be long enough to penetrate the wall studs around the window, not just the siding or wall covering.
- Don't wait until a hurricane or windstorm warning is issued to the make the covers; you probably won't have time. Make them now so that you will be ready to install them quickly. Store the mounting screws or lag bolts with the covers, in a place where they are readily accessible. Don't stack heavy boxes or other hard-to-move materials on top of or around the covers. Use a numbering or lettering system that matches the cover to a specific window.
- Hurricane window clips are available for commercial buildings and eliminate the need to drill into window framing.
- If you decide to buy permanent shutters, look for models that meet the wind load and impact standards established for your area. These standards can be obtained from you local building official. If you have any questions about the strength of a specific model, check with the manufacturer.
- If you buy motor-operated shutters, make sure they can be operated manually if there is a power outage.

After the Storm What You Can Do

RUUT

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Contact your insurance agent. There are measures you can take to help prevent further damage to your property, inventory or equipment. Use extreme cau tion as dangerous conditions may be present. Many people are injured while attempting to enter structures or when making repairs. If you have any doubts about safety, contact a qualified building inspector or structural engineer before entering a building. Your safety is more important than property.

Outside Tips

- Walk carefully around the outside and check for loose power lines, gas leaks, and structural damage to the roof, foundation and chimney. If it looks like the building may collapse, leave immediately.
- Do not enter your business if you smell gas, floodwaters remain, or your building was damaged by fire and the authorities have not declared it safe.
- Have a supply of tarps readily available.

Inside Tips

Enter buildings carefully and check for damage. Be aware of loose boards and slippery floors. The following items are other things to check inside the buildings:

- If you smell gas or hear a hissing or blowing sound, open a window and leave immediately. If possible, turn off the main gas valve from the outside and call the gas company. If you shut off the gas supply at the main valve, you will need a professional to turn it back on.
- Check the electrical system unless you are wet, standing in water, or unsure of your safety. Check for sparks, broken or frayed wires. If possible, turn off the electricity at the main fuse box or circuit breaker. If the situation is unsafe, leave the building and call for help. Do not turn on the lights until you are sure they are safe to use. You may need to have an electrician inspect your wiring.
- If appliances and equipment are wet, turn off the electricity at the main fuse box or circuit

breaker. Then, unplug appliances and let them dry out. Have appliances checked by a professional before using them again. Also, have the electrical system checked by an electrician before turning the power back on.

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- If water and sewage pipes are damaged, turn off the main water valve. Check with local authorities before using any water. The water could be contaminated. Pump out wells and have the water tested by authorities before drinking. Do not flush toilets until you know that the sewage lines are intact.
- Be aware of chemical spills and their hazards. If hazardous materials are present, have professionals assess the damage and complete the clean-up.
- Restore the building sprinkler systems.

Business Continuity Program

A business continuity program (BCP) identifies the impact that windstorms, hurricanes, tornadoes and other major disruptions can have on your business operations. The BCP helps you develop plans and strategies to restore your business as soon as possible following an emergency.

Your agent and Harleysville Risk Services have tools and programs to assist you in developing a BCP.

For Additional Information Your Harleysville Insurance Agent

Harleysville Insurance www.harleysvillegroup.com riskservices@harleysvillegroup.com 1.800.523.6344, ext. 8100 FEMA http://www.fema.gov **American Red Cross** http://www.redcross.org State Emergency Mgt. Centers http://www.emergencymanagement.org/states NFPA (Code 1600; Code 5000) http://www.nfpa.org National Roofing Contractors Association http://www.nrca.net Insurance Institute for Business & Home Safety http://www.disastersafety.org State and Local Building Code Officials Local Office of Emergency Planning





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