How to prepare your seasonal business for winter.



With winter coming, closing a seasonal business – like an ice cream shop or landscaping service – takes careful planning. Prepping your business now can save you money on repairs, lost or damaged inventory, and downtime. Before you hang up your “Closed for the season” sign, make sure you know how to winterize your seasonal business.

Here are nine ways to protect your business in the off-season:

1. **Safeguard your pipes.** If you’re able to leave your heating system on while your business is closed for the winter, set the thermostat to 55 degrees Fahrenheit. This will help prevent pipes from freezing while keeping energy costs low. If the heat will be shut off, turn off water main valves and drain all water from pipes and tanks.
2. **Protect your data.** Back up any computer records and store the backup off-site. Any hard copies of important documents also should be stored off-site.
3. **Test your security system.** It’s good to check if it’s working properly. This is especially true if you’ve never had a break-in or other occasion to test it.
4. **Store valuable items out of sight.** Keep valuable assets out of sight. Peer through your business’s windows and make sure computers, TVs and other expensive items are concealed. If you

don’t have a safe storage area for these items, consider storing them in a different location when you close for winter. And never leave cash behind, even in a safe.

5. **Unplug all nonessential devices.** Unplug any appliances and electronics, such as coffee makers, microwave ovens, toasters, computers, etc. If a power surge or outage happens while you are gone, these items could be damaged and potentially cause other property damage.
6. **Store outside items indoors for the winter.** For instance, if you have patio tables and chairs, don’t leave them outside all winter. Winter elements could damage them.
7. **Schedule regular check-ins.** If you live close to your business, stop in to check on it occasionally. If not, consider hiring someone with maintenance experience to periodically inspect the building, pipes, and heating and security systems. Regular activity at your business location also can help deter would-be vandals and burglars.
8. **Enlist the help of neighbors.** If you are friendly with the owners of surrounding businesses who are remaining open for the winter, ask them to keep an eye on your business during your absence. They can alert you to anything that seems suspicious or alarming.
9. **Review your business insurance.** Despite all your careful preparations, a storm or break-in could still set you back financially if your business isn’t properly protected. Our business owner’s policy might be just what’s needed to give you extra peace of mind during your off-season.

Taking steps to winterize your seasonal business now will make it that much easier to reopen when the time comes. For more advice on how to safeguard your business, talk to an independent insurance agent.