



**AROUND THE MILK COOLER**  
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 Green Bay Insurance Center

**WE RECENTLY RECEIVED THIS LETTER FROM ONE OF OUR VALUED CLIENTS:**

*Just 19 days following our switch to Hastings Mutual Ins. Co., the unthinkable happened. An explosion and fire took place at the home of my in-laws, Emerald and Luella Ossmann. They were included in our switch for liability, auto, and home coverage along with our rural De Pere dairy farm.*

*Any doubts or fears regarding how a new insurance company may handle a claim have been totally dispelled for us following this incident. From the concern of Steve Kolb and Andrea Dalebroux at the Green Bay Insurance Center and the great adjuster relationship with John Schweitzer to the superb start-to-finish restoration by the Recoveron Restoration Services headed by Todd Brusky and Molly Callahan, words seem inadequate to express how deeply grateful we are for the top notch treatment given to us by everyone.*

*Thankfully no one was injured by the explosion and fire, plus the forced remodeling project has come to a completion as promised. We at Emerald Acres look forward to a long relationship with Hastings Mutual and Green Bay Insurance Center representatives, Steve and Andrea.*

*-Lana Ossmann, Emerald Acres Dairy*

**PREVENT ROOF COLLAPSES DUE TO SNOW ACCUMULATION**

Heavy snowfalls have been the cause of many roof collapses the past two winters. Often times, the effect of adjacent structures on the snow loads of buildings is to blame. A taller structure directly adjacent to your building can create a “roof step” – the formation of drifts from snow carried over a taller wind exposed roof onto a lower roof. Accumulation from additional snowfalls, along with wind activity, can result in high drifts, potentially exceeding the snow load capacity of the building.



load of a particular building, blue prints, building codes, inspectors and structural engineers should be consulted.

In Wisconsin, the recommended snow load for residential dwellings is 30 to 40 lb/ft<sup>2</sup>. For commercial structures, there is some variance, but a typical snow load is designed for loads around 60 lb/ft<sup>2</sup>. Agricultural buildings are exempt from the State’s building codes, so it is important for farmers to work with their builders to determine the proper

The maximum snow load capacity of a roof is measured in pounds per square foot (psf). For example, 10 inches of snow is approximately 5 psf. To help determine the snow

snow load in their building design.

**BEFORE REMOVING SNOW FROM A ROOF:**

Examine the building for visible signs of structural distress, such as twisting, bending or cracking. Make sure that roof drains and downspouts are clear to handle melting snow and runoff. Before removing snow, make sure the area below is clear. Watch for ponding as snow compresses and absorbs rain. The increased weight can create depressions that may not drain.

Most importantly, use caution and common sense. If you are not comfortable removing the snow yourself, call a qualified contractor to assist with the removal.

**HERE ARE A LIST OF AREAS OF CONCERN REGARDING SNOWLOAD:**

**1. CORROSION:** Corrosion of metal support brackets on wood trusses is a serious problem in open ceiling barns, which lack good ventilation. The accumulation of moisture and ammonia from livestock on the trusses can cause rust/corrosion of these metal brackets.

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**2. WOOD FRAME QUONSET BUILDINGS.** These round roof buildings may have homemade wood laminated beams that do not meet code requirements. The experience with these roofs is that they develop “flat spots” where more than normal snow load accumulates and sagging occurs.

**3. ADDITIONS TO OLDER BARNs:** 1 storey lower additions to existing higher older barns should have additional trusses installed near the older existing building; since additional snow from the existing building can slide onto the addition creating excessive snow loading. These additions should be engineered/ designed to be joined to existing buildings with additional trusses installed. ( i.e. 1 foot on center spacing)

**4. HEAVY POST AND BEAM BARNs:** many older post and beam barns do not meet code with their joist/rafter sizing. Due to heavy decking installed as well as the large posts and beams, and steep design these buildings generally have stood the test of time for snow loading; HOWEVER they need to be inspected for their condition and maintenance.

**5. POORLY VENTILATED ATTICS:** Some older livestock buildings lack adequate ventilation in the blind space/attic areas. The insulation in these areas can accumulate moisture causing rotting of trusses and or framing as well as reducing the quality of the insulation. Some insulation in these areas may be wood shavings or straw which is a poor quality of insulation and if these materials become damp will speed up rotting of framing and or trusses.

## **FARMING AND WORKMAN’S COMPENSATION REQUIREMENTS**

- Farmers who have 6 or more employees for 20 days in a given year (consecutive or non-consecutive), are subject to Workman’s Compensation laws in Wisconsin. Farmers are required to carry Workman’s Compensation 10 days after the 20<sup>th</sup> day that they employed 6 or more employees.
- Sole Proprietorships, Partnerships, and Limited Liability Companies do not count relatives as employees. Relatives can be defined as parents, spouse, child, brother, sisters, son-in-law, daughter-in-law, brother-in-law, or sister-in-law.
- For farms that are Family Corporations (all shareholders must be related), relatives are also not counted as employees.
- If the farm is a corporation, and has unrelated shareholders, all employees, including relatives, are considered employees.
- Farmers that do not carry Workman’s Compensation coverage may be sued in civil action for claims by an employee who is injured at work. The penalty for failure to required Workman’s Compensation coverage is twice the amount of the premium not paid during an uninsured time period, or \$750, whichever is greater.

**FOR MORE INFORMATION, PLEASE CONTACT STEVE OR ANDREA AT THE GREEN BAY INSURANCE CENTER.**