

# Outdoor Tent Alert

## Considerations for Temporary Learning Structures

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As we all know, the COVID-19 pandemic inspired creative thinking to get Colorado students back in schools. Many schools explored temporary outdoor learning spaces to allow for social distancing and turned to temporary tents for protection from the sun and light rain. However, as temperatures start to fall across Colorado, the potential strain on these structures increases. CSDSIP has begun to see claims on temporary structures, with damages mainly stemming from heavy snow, wind and freezing temperatures. Remember, tents and temporary structures are usually designed to be set up right before use and taken down immediately after use. Further, they are not constructed to meet any structural codes. CSDSIP recommends that all temporary outdoor tents be used only for temporary, short-term occupancy consistent with manufacturer recommendations and applicable building and fire codes. However, this would remain a business decision. Should you decide to keep your temporary structures up for extended periods, additional maintenance will be necessary, especially during Colorado's colder months.



Below is a list of items and maintenance to consider:

- Ensure all manufacturers guidelines are being followed
- Monitor weather conditions
  - If high winds and/or snow is in the forecast, prepare temporary structures by taking down if possible, otherwise:
    - Evacuating immediately and prohibiting use
    - Removing any side walls or other removable accessories
    - Securing anchoring systems and tent top fabric as tightly as possible
- Monitor snow & ice buildup and ensure regular removal
- Monitor anchoring systems regularly and adjust as needed
- Be aware that most temporary tent structures are designed to withstand only moderate weather conditions.
- Understand the risks associated with mobile heaters, which are strongly discouraged and may violate fire code when used in enclosed spaces
- Consider potential collapse risk as well
- Consider the risk of a tent becoming a projectile in high wind

### Coverage

Damage to tents due to heavy winds, snow and freezing temperatures would trigger our Property Coverage subject to the policy terms, conditions, exclusions and our Member's deductible. Our School Entity Liability Coverage could also be triggered in the event of damage or injury to a third party, which is also subject to policy terms, condition, limits, exclusions and our Member's deductible.