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RISK BULLETIN

Preparing for winter weather
Practical steps to protect People, Premises and Business Profits

Risk Management guidance from Cowens Risk Solutions

Background

The heavy snow falls and extreme temperatures experienced in December 2010 caught the UK by surprise. During these cold snaps one major insurer paid out over £24M in burst pipes claims alone, however, the true cost of the cold weather was much greater. Despite quick claims settlements, the impact of the bad weather was so profound on some businesses that they simply did not survive.

Prevention is better than cure

Hindsight is a wonderful thing and looking back over the claims settlements made by insurers, many of these could have been avoided or minimised with some simple preventative measures. So what are some of the key lessons learned from 2010 and how can you protect your **People, Premises and Business Profits**?

General information

Firstly, be aware of anticipated weather conditions and take action before this arrives. Information is available from a variety of sources, including:

- Met Office, www.metoffice.gov.uk
- Highways Agency, www.highways.gov.uk

Protecting People

slips, trips and falls increase over the winter months due to a combination of factors, frost, ice and snow combined with reduced daylight hours, decaying leaf litter and generally wet conditions.

to reduce the risks to both employees and visitors alike, take a few minutes out assess the likely risks you face and put in place simple procedures to manage the situation. consider the following:

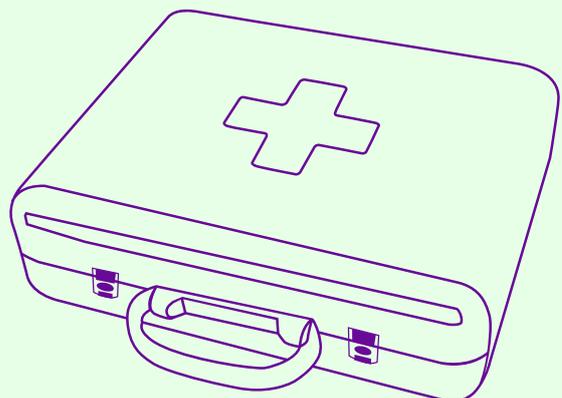
- Identify footpaths, pedestrian walkways (including short cuts), building entrances, roads and car parks for which your business is responsible.
- Ensure areas are well lit, clear of debris e.g. leaf litter and are appropriately gritted ahead of freezing temperatures and cleared of lying snow. Pay particular attention to inclines and sloped areas.
- Maintain a supply of grit/rock salt and ensure that you have the equipment available to spread this and remove lying snow.
- For staff involved in these activities ensure they have appropriate warm clothing and footwear.
- Ensure that building reception areas are kept clean and dry. Consider absorbent floor mats and emergency cleaning procedures. Purchase wet floor warning signs and ensure they are prominently displayed.
- Record the risks you have identified and the actions you have taken. Maintain a simple log to highlight the dates and times that action e.g. gritting, has been taken.

for more information please go to: www.hse.gov.uk/slips/faq.htm

for people using vehicles, consider the following:

- In extreme conditions is your journey really necessary?
- Is your vehicle ready for winter weather e.g. battery test, wiper blade check, washer (de-icer) & engine anti freeze levels?
- Place a shovel, spare warm clothes, a blanket and de-icer in your boot as a precaution.
- Ensure you have a fully charged mobile phone with you.
- Don't leave vehicles unattended "warming" with the keys in the ignition.

for more information please go to: www.greenflag.com/help/winterdriving.html



Protecting Premises

ahead of the cold weather consider the following preventative measures:

- Have your premises' heating systems serviced at least annually.
- Clean out blocked guttering and repair any damaged/broken equipment e.g. down pipes, leaking taps that may freeze.
- Know the layout of key services (electricity, gas, water), within your building/across your site and the location of any stop taps/shut off valves.
- Review heating pipe work and water tanks (particularly those in lofts/attics) and ensure they are appropriately lagged. Consider also any factory process pipe work.
- If you are considering the use of any secondary/portable heating devices YOU MUST ask your Broker to forward full details to your insurers prior to use, to ensure these are acceptable under the terms of your policy.
- If you have any premises which are unoccupied or cannot be adequately heated/protected, consider disconnecting and draining boilers/heating systems and water tanks.

during periods of cold weather consider the following:

- Ensure that premises' heating is maintained at a low level throughout (above 4° C).
- Monitor the build up of snow on vulnerable roofs and ensure its safe removal.
- Ensure that premises are regularly inspected during any spells of cold weather in particular over holiday periods.

if your premises are protected via sprinkler systems, please consider the following:

- Ensure that systems are regularly inspected and maintained.
- Consider external contractors who can review the adequacy of existing frost prevention measures.
- Ensure that vulnerable areas e.g. external pipe work/pump houses/valves/lofts/roof voids are lagged and/or heated.
- Please contact your Broker IMMEDIATELY if you are considering disconnecting/draining (part or full) any sprinkler system, in order that they may contact your insurers.



Protecting Business Profits

even with preventative measures, your business may still suffer a loss. if your premises are not open for business how are you going to manage the needs/expectations of employees, suppliers and customers?

Preparation of simple but effective Business continuity Plans (BCP), can save valuable time in the aftermath of a loss and can help you recover your business far quicker after the event.

- **emergency response actions** – Would you know how to shut the water supply off in the event of a burst pipe? Do you know which local contractors have the expertise to repair your equipment/systems?
- **crisis communications** – Do you have up to date contact lists for employees, suppliers, customers?
Have you thought how you would contact these groups and keep them informed?
Who would co-ordinate all of this?
- **return to work** – If your business is closed/disrupted for a few days or even a few weeks how would you prioritise your return to work? If extensive damage has been caused, which systems/ equipment are the most important to you and what would you look to recover first? Similarly, with customer contracts, which ones are vital to your business and which would you prioritise first in line?

for more information on Business Continuity Planning please contact Cowens Risk Solutions for the solutions they have on offer.



For additional information in relation to all of the points raised within this document.

Please contact your broking team.

For risk management advice, please contact

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