

Client Bulletin – Risk Management

WINTER WEATHER PRECAUTIONS FOR COMMERCIAL RISKS



Version: November 2006

CB/GEN/024

Over the winter period, minimise damage to your premises and prevent interruptions to your business due to severe weather conditions by taking the following risk management precautions -

Wind & Storm

- Keep track of weather forecasts.
- Make sure roofs, flashings, guttering and pipes are frequently inspected and free from obstruction with any necessary maintenance completed – minor roof defects can result in major damage. It is a good idea to enter into an annual inspection contract with a reputable roofer to ensure any potential problems are diagnosed and remedied.
- Check vents, skylights, and signs to ensure they are secure. Check that windows, doors and their frames are securely fixed to the building.
- Undertake any re-pointing work that is necessary, clear gutters/gratings of any leaves or debris, repair loose tiles or slates and check that all fences are secure.
- Inspect any trees that are close to your building. Trim trees and remove dead branches. Ice, snow and wind can cause weak trees or branches to break resulting in damage to property or causing injury to employees or members of the public
- Ensure loads are secured during transit.
- Inspect all buildings after any severe storm.

Flood

- Stock and work-in-progress, machinery and contents which are susceptible to water damage should, where possible, be stored on upper floors. Where this is not practical, keep as much as possible on pallets or shelving. Raising goods off the ground may lessen the possibility of damage.
- In areas liable to flooding, the Environment Agency is the primary source of information and advice. If you have suffered flood damage in the past or your premises are situated in a vulnerable area, prepare a "Flood Plan" and take measured action. Access the Environment Agency's website at www.environment-agency.gov.uk.
- If flooding is known to be a possibility, preventative measures to stop floodwater include: installation of intervening walls or banks; provision of flood-boards and sills to doorway openings or gateway openings in walls; blocking up unnecessary openings in the building; provision of sandbags for emergency use.
- Check for any signs of site drains overflowing. If this has occurred was it due to a blockage or were the drains inadequately sized? Periodically inspect and clean out all drains and gullies and make sure that all interceptors and inspection panels are correctly sealed – both inside and outside the building.
- Check that basement areas are provided with adequate drainage. Where necessary, sump pumps should be provided, with the following features: pumps should operate automatically, by means of a float switch; pump motors and their control systems should themselves be flood-proof or else located above the maximum flood level.

Frost, Snow and Burst Pipes

- Plan for safe methods of snow removal. Check all heating units for reliable operation as winter approaches. See that building insulation is in place, windows are not broken, and openings are sealed.

- Provide generators as back-up power supplies for any critical operations.
- Ensure any temperature sensitive materials are adequately stored.
- All water pipes and tanks should be adequately lagged. Lag all water pipes using not less than 32mm preformed pipe insulation strips. Bends or awkwardly sited pipes should be wrapped with securely fixed strips of insulation material.
- Insulate the top and sides of any water tanks with one of the following: A preformed plastic tank jacket filled with glass fibre matting; rigid polystyrene sheeting at least 25mm (1") thick; Insulation matting 150mm (6") thick. It is important that the insulation is securely fixed and not easy to dislodge, so an insulated jacket is the recommended option – and is generally easier to fit. Tanks should not be lagged underneath however so as to allow heat to reach them.
- Check that the overflow pipes on water tank cisterns are of adequate size, and have unobstructed discharge to a purposeful place – not onto the floor!
- Service heating systems regularly and ensure thermostats/frost-stats are working correctly and set appropriately. In periods of sub-zero temperatures, the heating system and other special frost protection should be operating at all times. Seriously consider installing thermostats and frost stats if not already in place.
- If the building is to be unoccupied for a lengthy period of time (i.e. over a holiday period) and it is not practical to maintain the heating system, turn off the water supply and drain the water system. Regularly inspect or arrange inspection of any unoccupied premises.
- If portable heaters are required, ensure they are adequately maintained, staff are trained to use them safely and that the fire risk assessments are updated to reflect the additional hazard. Many insurance policies specifically exclude the use of portable heaters – if applicable, ensure insurers give their permission before portable heaters are utilised.
- Ensure that all stopcocks are in working order, can be turned on and off safely and that all relevant personnel know their whereabouts. Find out how to drain the system. Repair leaking taps by fitting new washers.
- Consider the installation of water loss detection alarms and shut-off valves which may be appropriately linked for some larger premises to a central monitoring station. This should also be considered for computer and communications areas, regardless of size, based on the vulnerability of the business to disruption.
- Flexible connectors are often used for wash basin taps, drinks machines and the like. These can suddenly fail, and release large volumes of water in vulnerable areas. Isolating valves should be fitted in easily accessible positions, and the connectors themselves regularly examined and replaced if necessary.
- If a pipe does freeze, always isolate the pipe by closing the stopcock on the feed from the tank or main and use a hot water bottle or a hairdryer to thaw it. NEVER use blowlamps or any form of naked flame to thaw a frozen pipe. Before you start to thaw the system, do what you can to protect or remove contents which might be damaged by thawing water running from a burst. Cover junction boxes and wiring to keep water off. Begin thawing the pipe from the tap side of the frozen area, by warming it gently towards the header tank. If water is coming through the ceiling, collect it in buckets. If the ceiling starts to bow, pierce a hole through the plaster to let the water through. If your wiring or any electrical equipment has been affected, do not touch them until they have been checked by a professional electrician. If in doubt, turn your electricity off.
- Consider entering an annual inspection contract with a reputable plumber specifically tasked to check for older pipe-work etc. (Note – always ensure contractors have adequate public liability insurance and if heat work is involved insist upon a "hot work" permit system).
- Sprinkler installations need special attention and any specific instructions and maintenance requirements should be followed. If you have an Alternate Wet and Dry System then make sure that this has been turned over to the dry system before the onset of winter. When on Dry System, make certain that all gauges are regularly checked and all is in order. Check with the Sprinkler Engineer as to whether, when on a dry System, there are any areas where there

could still be water and if so what precautions should be taken. Ensure sprinkler pump houses are adequately heated. Specific advice on the care and maintenance of sprinkler installations can be obtained from your Sprinkler Engineer.

- Air conditioning units can produce large volumes of condensed water. For externally mounted units, this is generally not a problem, but the small units often fitted internally to computer/communications areas have caused serious problems, as their drain lines can easily be disconnected accidentally.
- Ensure all steps and handrails are in good shape. Ensure all traffic and travel routes on your site are kept clear of snow/ice. Provide a stock of salt/grit and grit parking areas/walkways and yards to avoid slips and trips. Snow and ice covered walkways can become lethal to employees and customers. Ensure fire hydrant markers are kept clear of snow drifts.
- Ensure vehicles are serviced; water levels and anti-freeze are adequate.
- Inspect your buildings after a period of freezing weather.
- Provide warm weatherproof clothing for staff as appropriate. Ensure regular breaks where employees can rest in a warm area. Provide regular hot drinks. Undertake job rotation, ensuring individuals' exposure to the cold is limited.

Lightning

- Tall buildings, chimneys etc., should be protected against lightning in accordance with British Standard 6651 Protection of Structures against Lightning.

This information is for guidance only. No responsibility is accepted by Rowlands & Hames Insurance Brokers Ltd. for action taken as a result of the information contained in this bulletin.

Rowlands & Hames would like to offer its thanks to The Association of British Insurers, Royal & Sun Alliance, NIG, Allianz Cornhill, St Paul Travelers and Norwich Union for their assistance in the preparation of this Client Briefing.

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