

**WINTER WEATHER
PRECAUTIONS**

**RISK DIRECTORY
2021/2022**

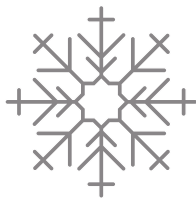


WINTER WEATHER PRECAUTIONS RISK DIRECTORY 2021/2022

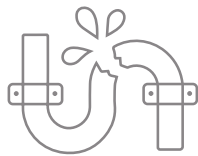
INTRODUCTION

Winter weather experienced across the United Kingdom shows the devastating impact snow, ice and low temperatures can have on businesses. Losses involve not only direct repair and replacement costs, but also loss of revenue due to business interruption and the possibility of employers' and public liability claims following injury.

This guidance seeks to provide information on measures that may assist in minimising risks arising from:



SNOW AND ICE



BURST PIPES

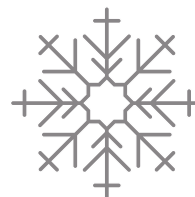


FLOOD



HIGH WINDS

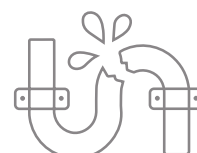
SNOW AND ICE



The presence of snow and ice on the ground can create additional risks to both property and people. The risk of individuals slipping on snow and ice increases significantly, whilst snow coverings can damage any goods left out in the open. Significant snowfall can, in extreme circumstances, create excessive loads on roof structures. Melting snow and ice can also create large volumes of water, which can overwhelm drainage systems and result in local flooding.

- Being aware of any forecast indicating inclement weather.
- Having procedures in place for snow and ice clearance. Whilst it may be impractical to clear large areas, footpaths and access routes should be cleared and appropriate signage displayed.
- Maintaining a stock of salt or grit for spreading ahead of forecast snowfall and freezing temperatures.
- Ensuring fire hydrant markers are kept clear of snow drifts.
- Regularly checking power and telephone cables for build-up of ice, and planning a safe method of removal.
- Planning for the safe removal of snow from vulnerable roof areas.
- Ensuring the building remains watertight and inspecting them for damage after periods of freezing weather.

BURST PIPES



Prolonged freezing conditions can often lead to burst pipes, with significant damage frequently caused by escaping water. Water pipes and storage tanks are often located in the extremities of buildings, and may even be located externally. There may also be some water vessels and pipes used in industrial processes, or as part of a fire protection system, such as sprinkler systems.

- Maintaining a suitable temperature within premises, even when closed or during holiday periods, by providing heating on a frost thermostat basis. Heating systems should be regularly serviced.
- Where this cannot be achieved, trace heating in exposed areas could be provided. If portable heaters are required, consideration should be given to the use of lower hazard electric heaters, which should be suitably maintained.
- Pipes in exposed or unheated areas should be lagged.
- Water tanks should be insulated on all sides, but not underneath to allow warm air to circulate.
- Where there remains a possibility that pipes may freeze, the water supply should be disconnected and the pipes drained down.
- All stock, work in progress and other vulnerable contents should be stored off the floor to a minimum height of 150mm, ideally in racking or on stillages or pallets.



FLOODING

Before considering ways to protect a property against flooding, it is essential to assess the flood risk, in terms of both the likelihood of a flood occurring and the potential damage it could cause. Flood risk assessments providing information on the likelihood of a flood occurring are available at the following websites:

[ENGLAND](#)[SCOTLAND](#)[WALES](#)

Flood water can enter a property in a variety of ways including through closed doorways, air bricks, overloaded sewers discharging inside the property, seepage through external walls and floors or via cable services passing through external walls. Measures to minimise flood risk include:

- So far as is possible, ensure that rivers, streams, culverts, etc. for which you are responsible and/or those which would have a direct impact on your property, are maintained in good order and kept clear of silt and debris.
- Assess the potential use of 'dry proofing' measures, such as moveable flood protection barriers (for example, sand bags, door and window flood barriers and air brick covers) at doorways or lower level windows and the installation of non-return valves on sewers and drains to prevent back flow.
- As far as possible ensure that any high value items or those particularly susceptible to water damage are stored on upper floors. Where this is not possible consider storing such items off the floor to a minimum height of 150mm, for example, within racking or on stillages or pallets.
- Ensure that basement areas are provided with adequate drainage, and where sump pumps are in place ensure that these are regularly inspected, tested and maintained.

- Periodically inspect and clean drains and gullies. Particular attention should be paid to signs that the drains have overflowed previously. Where this has happened, it should be established whether the cause was a blockage or poor drain capacity.
- Consider drafting an emergency plan. Areas for consideration include:
 - How flood warnings will be received and monitored.
 - Important contact details.
 - Procedures to raise high value items above likely flood levels.
 - Instructions to switch off the electrical and gas supplies before flooding occurs.
 - Maintaining a small stock of emergency supplies, such as sandbags.
 - Instructions on the use of dry proofing measures.
 - Steps to be taken post flood, such as having a qualified electrician check the electrical system before power is switched on again and restoring fire and security protections as soon as possible.

Further information on flood risk management, along with an example Flood Emergency Response Plan, is available from Griffiths & Armour on request.

The Environment Agency, Scottish Environment Protection Agency and Natural Resources Wales also provide a series of flood guidance documents and these are available at the following internet addresses:

ANNUAL COST TO UK
£1.1BN FLOOD
DAMAGE



HIGH WINDS



Whilst high winds may occur at any time, the combination of high winds, snow and freezing temperatures can cause extensive damage. A number of checks should be made in advance of winter:

- The roof and flashing should be regularly inspected to identify any damage.
- All vents, skylights and signage should be inspected to ensure they are watertight and secure.
- Doors and windows should be securely fixed to the building.
- Trees located close to the building and those considered at higher risk of collapse could be brought down. All trees should be inspected to ensure they remain safe.
- All buildings should be inspected following severe storms.

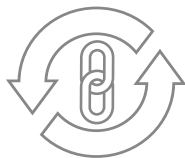


GRIFFITHS & ARMOUR RISK MANAGEMENT SERVICES

Risk management is a cornerstone of Griffiths & Armour's proposition. Simply put, good quality risk management practices lead to fewer incidents and claims, which in turn help minimise premium spend and retained costs. Our guiding principles for risk management are innovation, practicality and a clear focus on your desired outcomes, which can vary from reductions in premiums to legal compliance. This, coupled with our core belief that you should get the very best we have on offer from day one, ensures a strong partnership based on communication, trust and transparency. Specialisms include:



STRATEGIC RISKS



**BUSINESS CONTINUITY
AND SUPPLY CHAIN**



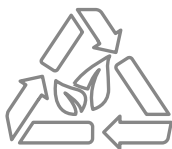
CYBER RISKS



**ONLINE RISK
MANAGEMENT SYSTEMS**



**LIABILITY CLAIMS
DEFENSIBILITY**



**HEALTH, SAFETY AND
ENVIRONMENT**



**MOTOR FLEET RISK
MANAGEMENT**



PROPERTY RISKS

If you would like to discuss any of these risk management services please contact us on 0151 236 5656 or by [email](#).



ACKNOWLEDGEMENTS, REFERENCES AND RECOMMENDED FURTHER READING

- Clear snow from a road, path or cycleway - <https://www.gov.uk/clear-snow-road-path-cycleway>.
- Met Office - www.metoffice.gov.uk.
- Environment Agency - <https://www.gov.uk/government/organisations/environment-agency>.
- Scottish Environment Protection Agency - <http://www.sepa.org.uk/>.
- Natural Resources Wales - <https://naturalresources.wales/?lang=en>.

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& that's the difference