

ADVISER

PREPARING FOR WINTER

With winter fast approaching, Marsh Risk Consulting recommends all businesses consider the following areas to reduce the risk of costly losses and business interruptions.

PHYSICAL ASSETS

Winter conditions regularly lead to flooding from burst pipes. In addition, melting snow combined with fresh rain falls can overwhelm drainage systems and result in local flooding.

In very extreme conditions, heavy snowfalls can impose significant loads on roof structures although this is rare in the UK. In addition to direct damage to property, accidents and incidents are also more likely during periods of cold weather.

PLAN FOR PROTECTION

- Plan for safe methods of snow removal.
- Check all heating units for reliable operation.
- See that building insulation is in place, windows are not broken, and openings are sealed.
- Regularly check power and telephone cables for build-up of ice, and plan a safe method to remove it.
- Provide fire hydrants, sprinkler valves and fire brigade sprinkler connections with markers visible above potential snow piles.
- Obtain generators as back-up power supplies for critical operations.
- Develop a strategy for protecting water pipes, especially where they run outside or through unheated areas.
- Ensure-temperature sensitive materials are adequately stored.
- Store all stock off the floor to prevent damage by flooding.
- Clean all roof gutters and down pipes, ensuring they are free from obstruction.
- Ensure thermostats and frost-stats are working correctly, and set appropriately.
- If portable heaters are required, ensure they are adequately maintained, staff are trained to use them safely and that fire risk assessments are updated to reflect the additional hazard.
- Ensure sprinkler systems are maintained and alternate systems are switched to air.
- Ensure sprinkler pump houses are adequately heated.
- Disconnect and drain water pipes in areas likely to freeze. Where this is not possible ensure the pipes are properly lagged and heating is provided or maintained in that area.
- Ensure all traffic and travel routes on your site are kept clear of snow and ice.
- Provide a stock of salt or grit for keeping paths and traffic routes free of snow and ice.
- Inspect your buildings after a period of freezing weather, looking for damage by frost or by the weight of ice or snow.

VEHICLES

- Keep up to date with road conditions, accidents and road closures:
 - Follow guidance in the media, and only set out if your journey is absolutely necessary.
- Check tyre, battery and wiper blade condition.
- Make sure the lights are fully functioning, and double check oil and fuel levels and screen wash suitably rated for freezing temperatures before setting off.
- If you must travel, make sure you have certain items in the vehicle, e.g. a shovel, de-icer, warm clothing and blankets, food, a flask of hot drink, and a fully-charged mobile phone. Ensure you also have adequate means of clearing snow from the vehicle exterior.
- Check anti-freeze levels, and carry a de-icer in case the locks freeze.
- If warming your car up, don't leave it unattended with the keys in the ignition. Many cars are stolen this way by opportunist thieves each year. It is also an offence under section 42 rule 123 of the road traffic act 1998 to leave a vehicle running on the public highway.
- Adapt your driving style to the conditions.
- Be smooth and gentle with steering and brakes, and allow much longer breaking distances than you would normally.
- If you do have an accident and the vehicle is immobilised, use hazard warning lights to alert other motorists.
- Have your breakdown telephone helpline number and mobile phone with you.

HEALTH AND SAFETY

- Identify the outdoor areas most likely to be affected by ice; for example, building entrances, car parks, pedestrian walkways, shortcuts, sloped areas and areas constantly in the shade or wet.
- Monitor the temperature.
- Keep up to date with the latest weather forecast.
- Put a procedure in place to prevent an icy surface forming, and/or keep employees and pedestrians off the slippery surface.
- Divert employees and pedestrians to less slippery walkways and barrier off existing ones.
- For employees who have to work outside or in unheated buildings, ensure simple controls are implemented.
- Ensure warm waterproof clothing and hot drinks are provided, employees take regular breaks and job rotation is in place.
- Where homeworking will not unduly affect business efficiency, sanction this to avoid unnecessary travel (but provide guidance on health and safety for homeworkers).

BUSINESS CONTINUITY

To reduce the impact of adverse weather conditions on businesses, Marsh Risk Consulting recommends that the following steps are taken:

- Review your business continuity plan.
- Think about how you will best be able to service your customers, suppliers and key stakeholders if your business is disrupted.

- Think about how you will communicate with your staff in the event of an out-of-hours incident where, for example, you do not want people to attend a site on the following working day.
- Consider how you might deal with staff that become stranded at work.
- Give early warnings of any problems to your customers and suppliers.
- Make sure you have up-to-date contact details for all staff.
- List the telephone numbers of the people you may need to contact for assistance, e.g. insurance company, emergency plumber and electrician.
- Encourage key staff to plan their continued availability for work in the event that their usual route is disrupted.
- Work with your IT department to enable more of your staff to be able to work from home.
- Review any possibilities for the temporary switching of some activities to other sites that may be less impacted and/or who have suitably experienced staff available.
- Ensure that HR policies for dealing with temporary staff absences are in place and well understood.
- Make sure that only essential business travel continues between sites.
- Wherever possible, arrange meetings via teleconference facilities instead.
- Wherever appropriate, provide regular updates to staff and any other impacted stakeholders.
- Priority areas should be salted and gritted in advance.
- Arrangements should be made for access routes to be inspected regularly. Temporary signs denoting safe routes may be necessary.

CLAIMS

In the event of damage it is vital the matter is quickly reported to insurers in order that they can work with you to assess the damage and approve any immediate recovery costs. Insurers will usually appoint a loss adjuster, the Marsh claims team can assist with notification of your claim to insurers and throughout until settlement is achieved. If you need to incur costs before insurers have viewed the damage, keep detailed documentation and take photographs of the scene. Where possible we strongly recommend nothing is disposed of until the insurers loss adjuster has visited and approved disposal.

For larger claims involving extensive property damage and business interruption our forensic accounting and claims service (FACS) team can assist. The FACS team provides proactive, on-the-ground support to help our clients manage and respond to a major flood loss. Our specialist team of ex-adjusters, forensic accountants, and engineers can help you prepare your claim to mitigate your losses, allowing you to focus your attention on your employees and community, and achieve a timely recovery and return to business.

Check the adequacy of your property damage/business interruption policy. This should be for your own locations and for your losses as a result of suppliers/customers that might be affected. You should consider perils covered, limits, and appropriate extension clauses (such as, a claims preparation clause to cover the cost of experts to help prepare your claim).

MORE INFORMATION

In the event of a major loss, please contact the Marsh 24-hour helpline. This number is for claims preparation and major loss support service, and is not a claims notification line: 0845 604 8588.

Marsh has a range of experts that can help you understand and manage winter-related risks. For further information, please contact your client service team. Alternatively, contact one of our subject experts:

BUSINESS CONTINUITY

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SOURCES OF ADDITIONAL INFORMATION

For the latest weather and travel news, visit:

MET OFFICE
www.metoffice.gov.uk

BBC WEATHER
<http://news.bbc.co.uk/weather/>

HIGHWAYS ENGLAND
www.highways.gov.uk



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GRAPHICS NO. 16-1219