

PREPARING FOR WINTER A RISK MANAGEMENT GUIDE FOR SCHOOLS AND COLLEGES



PREPARING FOR WINTER

With winter fast approaching, Marsh's Education Practice recommends schools and colleges 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 fall 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.

PHYSICAL ASSETS

- 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 equipment 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.

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).

Protecting Your Good Name

Crisis communications cover of up to £25,000 is included in Marsh's education public liability policy*.

*Terms and conditions apply.

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BUSINESS CONTINUITY

To reduce the impact of adverse weather conditions on businesses, Marsh 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 and pupils that become stranded at school.
- Give early warnings of any problems to your parents 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 non-teaching 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 travel continues between sites.
- Wherever possible, arrange meetings via teleconference facilities instead.
- Wherever appropriate, provide regular updates to parents 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.
- Inspect your buildings after a period of freezing weather, looking for damage by frost or by the weight of ice or snow.

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 may 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.

MORE INFORMATION

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.

SOURCES OF ADDITIONAL INFORMATION

For further guidance, the latest weather, and travel news, please visit:

EDUCATION HUB

www.ecclesiastical.com/educationhub

MET OFFICE

www.metoffice.gov.uk

BBC WEATHER

news.bbc.co.uk/weather/

HIGHWAYS AGENCY

www.highways.gov.uk

The Marsh UK Education Forum is a dedicated group on LinkedIn for all Marsh education clients.

FAST FACT



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