

Adviser

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Preparing For Winter

With winter fast approaching, Marsh Advisory 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.

Furthermore, 2020 brings the added challenges caused by the Covid-19 pandemic which may result in buildings being unoccupied for long periods. This in itself can lead to issues with freezing pipes and build-up of snow and ice. It is important that you are familiar with the conditions of your insurance policy while considering the plans for protection highlighted below.

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 flood waters.
- Clean all roof gutters and down pipes, ensuring they are free from obstruction.
- Ensure thermostats and frost-stats are working correctly, and set appropriately.

- Ensure portable heaters — where they are required — are adequately maintained, staff are trained to use them safely, and that fire risk assessments are updated to reflect the additional hazard, including the use of a hot work permit.
- Ensure sprinkler systems are regularly checked and maintained, suitable precautions are taken for frost protection (for example frost-stat controls on heating systems, trace heating, and lagging pipes) 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.
- Be smooth and gentle with steering and brakes, and allow much longer braking distances than you would normally, at least twice as much in wet weather and up to 10 times as much in ice/snow.
- If you do have an accident and the vehicle is immobilised, use hazard warning lights to alert other motorists.
- For vehicles that are not being used that often, ensure you regularly turn the engine over, and keep the engine running to keep the battery energised.
- Do not attempt to drive through flooded areas. Water may be deeper than it appears. If you are not sure of the water's depth, look for an alternative route.
- Have your breakdown service telephone helpline number and mobile phone with you.

Vehicles

- Allow plenty of time for your journey and do not be tempted to rush. Adapt your driving style to the conditions, which may change rapidly.
- 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.
- Carry out daily vehicle safety checks, including tyre condition, tread depth, and pressure of all the tyres including the spare, battery and wiper blade condition, and windscreen wash level.
- Ensure the roof of the vehicle as well as all windows are clear of ice and snow before starting your journey.
- Make sure the lights are fully functioning, and double check oil and fuel levels before setting off.
- If you must travel, make sure you have certain items in the vehicle, such as a shovel, de-icer, warm clothing and blankets, food, a flask of hot drink, and a fully charged mobile phone.
- 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.
- In winter the angle of the sun may frequently be very low and may cause glare, so reduce your speed, keep both the inside and outside of your windscreen clean and if you wear sunglasses take them off whenever the sun goes in.
- 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 those which are temporarily unsuitable for use.
- Salt and grit priority areas in advance.
- Arrangements should be made for access routes to be inspected regularly. Temporary signs denoting safe routes may be necessary.
- 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).
- Ensure you maintain contact with employees who are working from home.
- Provide support to employees regarding mental health and wellbeing.

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.

Business Continuity

To reduce the impact of adverse weather conditions on businesses, Marsh Advisory 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.
- Sign up for and monitor weather warnings to give you time to prepare.
- Consider how you might deal with staff that may become stranded at their place of work.
- Give early warnings of any problems to your customers and suppliers.
- Ask your key suppliers what plans they have in place for managing a period of adverse weather.
- Make sure you have access to up-to-date contact details for all staff and other important contacts (e.g. insurance company, emergency plumber, and an 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.
- Wherever possible, arrange meetings via teleconference facilities.
- Wherever appropriate, provide regular updates to staff and any other impacted stakeholders.
- Encourage staff to prepare themselves for a loss of utilities or an inability to travel affecting where they live.

Claims

In the event of damage to property it is vital the matter is quickly reported to insurers so that they can work with you to assess the damage and approve any immediate recovery costs. Insurers will usually appoint a loss adjuster; a specialist team like the Marsh Claims Solutions team, which consists of ex-adjusters, forensic accountants, and engineers, 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 insurer's loss adjuster has visited and approved disposal.

For larger claims involving extensive property damage and business interruption, ensure you have adequate specialist support, such as forensic accounting.

In respect of motor accidents, steps should be taken to reinforce your claims reporting procedures to your drivers and the steps required of them in the event of an accident. Ideally, all motor accidents should be reported within the first hour after occurrence so that your insurers can attempt to make contact with the third party and control claims costs accordingly.

For any incident involving an employee or member of the public, please ensure that you complete the accident book entry and follow all post-accident investigation requirements, taking care to follow any policy conditions.



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. Alternatively, contact one of our subject experts:

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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 Agency - <https://m.highwaysengland.co.uk/>



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