

Winter risk management bulletin





Welcome to our risk management bulletin

Winter generally comes with some extremely adverse weather conditions across many areas of the country, but how can businesses help protect themselves during this season?

Our risk management bulletin has been designed to help you increase your risk management awareness to protect your business whatever winter may deliver.

This edition focuses on;

- simple risk assessment advice specifically for the season
- seeing how equipped you are
- understanding how well prepared you are to face challenges.

Protecting your business can be done in just a few easy steps and we're here to help you.

We'd love to know what you think of this risk management bulletin and what topics you'd like to see covered in the future. Just email us at riskadvice@aviva.co.uk

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Snow

Did you know a 1cm thick covering of freshly fallen snow at 4°C covering a 10m x 10m area weighs approximately 100kg. As it compresses and ices it can weigh more.

Snow and ice are really quite unexpectedly heavy.

Snow and ice causes many issues for buildings such as:

- on a roof it creates vertical and horizontal forces through the structure that can cause the roof, walls and canopies to deflect, bow or even collapse
- it can impair louvered ventilation systems and roof lights
- it can totally compromise explosion relief and normal venting systems as ice can seal them shut and the weight of snow can stop explosion relief vents from opening
- exposed fluid filled services or equipment and sprinkler piping can be impacted due to freezing
- unheated buildings are vulnerable as they might freeze
- roof drainage systems can be blocked/plugged
- melting snow combined with any rainfall can easily overwhelm building drainage systems and local drainage systems in the area which can result in localised flooding.

Have you considered how a heavy snowfall might affect your property or services? Or freezing temperatures? Or both with a strong wind chill?



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Storm

High winds and rain can cause damage to properties.

Plus flying debris can cause damage to properties as well as people caught out in the storm.

The damage can be far worse if buildings are already in a poor state of maintenance.

Is your property maintenance schedule up to date?



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Winter Safety

Slips and trips are the single-largest cause of accidents in both public areas and workplaces.

They consistently account for around 1 in 3 non-fatal major injuries, and for over 1 in 5 over-3-day injuries in workplace areas throughout Great Britain; a total of at least 35,000 injuries per annum.

Health and Safety Executive (HSE) statistics suggest that the majority of these accidents are slips, most of which occur when floor surfaces are contaminated such as with water, snow, ice and grease.

Best estimates currently put the average slip claim in the UK at approximately £7,000.

Employees and members of the public suffer a steep increase in slipping incidents during snowy and icy weather.

How can you keep them safe?



More Information



Snow

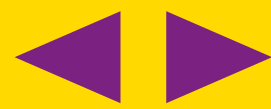
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Christmas Decorations

Once a year your Christmas illuminations are retrieved from wherever they have been in storage. Poorly stored, old and/or poor maintained electrical equipment and overloaded sockets can be a particular hazard at this time of year.

Your existing lights may not be designed to work outside in damp winter weather and may also not conform with current industry best practice.

What more can you do to keep your employees and the general public safe?



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Winter Driving

Did you know that road traffic incidents increase up to tenfold during the winter months?

This not only increases the risk of one of your drivers being involved in an incident, but also the unintended risk your drivers may pose to pedestrians and third parties.

Have you got the necessary checks and controls in place to minimise the risk?

Do your drivers know what to do to minimise the risks of winter breakdowns?



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Flood

Flooding events experienced across the UK, have shown the devastating impact that flooding can have on property, businesses and individuals.

While it may not always be possible to eliminate the risk of flooding altogether, many practical steps can be taken to reduce the risk of flood damage and assist with recovery times.

If you answer yes to any of the following you should be giving priority to your flood planning:

- Prior flooding history?
- Proximity to rivers, streams, and other similar water channels and open bodies of water e.g. lakes, reservoirs etc?
- Proximity to surface water drainage ditches or streams?
- Is the property located in a low lying area?
- Is the property situated in a known flood plain?
- Are there any basements, cellars or similar used by you which may be affected by surface water flooding/ingress?



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We hope that following this advice will put you in a position to face risks to your business. However, if you would like more information or assistance with any of these issues, visit Aviva Risk Management Solutions or contact us at riskadvice@aviva.co.uk. Please also visit our knowledge store which contains over 200 useful risk management fact sheets on a range of subjects to support your business.



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