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Autumn risk management bulletin

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Ascend Broking Group
Business Insurance Solutions

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Welcome to **autumn**

Brought to you by Ascend Broking Group Ltd, together with Aviva, this risk management bulletin covers some of the key issues employers and business owners need to be aware of at this time of year.

You'll find information on common risks, from dangerous driving conditions caused by the weather to making sure modifications to outdoor areas are as safe as possible. If you're keen for more tips and guidance, each section also features links to more detailed information and risk assessment checklists, which you can tailor to your business.

Seeing how prepared you are for the potential challenges of the season will help you to protect your business from the elements this autumn.

Autumn weather

As the weather starts to turn, higher winds and greater risk of rain damage can impact on a business's property, contents, production processes and ability to trade.

It's important to assess the risks to your property to help you prepare for any adverse weather, including storms or floods.

To help you measure the possible impacts and exposures – and put measures in place to minimise damage and speed up recovery – take a look at our comprehensive resources:

[Protecting your property from flood and weather](#)

[Business Continuity Planning](#)





Road traffic collisions

As the seasons change, the challenges on the road change too. Autumn brings fallen leaves, colder weather, rain, lower sun, frosts and longer periods of darkness – all of which can impact driver performance and contribute to an increase in road traffic collisions (RTCs).

Following any RTC, no matter how minor, it's essential to report the incident to Aviva quickly, especially if a third party is involved. Early reporting can enable your drivers to receive assistance, minimise the cost of the claim, and reduce the opportunity for fraud. Since the introduction of Whiplash Reforms¹ in England and Wales, early reporting helps insurers defend the claim within the liability decision period of 30 working days.

To help improve First Notification of Loss (FNOL) reporting times, here are some steps you can take:

- Encourage your drivers to report all motor incidents to Aviva as soon as possible, ideally within one hour of the collision if safe to do so, or within 24 hours – however minor they may seem.
- Allow Aviva to speak with your driver directly – this helps us understand exactly what happened and obtain their statement and signature.
- Stress the importance of taking down details of any third party involved. If we can speak with them, we might be able to help them too (should your driver be at fault).
- Highlight the benefits of full information gathering. Any additional material – such as photos, telematics data, in-vehicle camera footage, CCTV or any witness details – could help if a fraudulent claim is made against your driver, is disputed, or needs investigating.
- Regularly review the FNOL reporting times and quality of information provided by drivers, to continually improve with the aim of bringing them to within one hour.

To show you how delayed notification can impact the outcome of a claim, watch [our video](#). We've also created [a video](#) aimed at drivers themselves, which can be used in training or inductions.

¹<https://www.gov.uk/government/publications/whiplash-reform-programme-information-and-faq>
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Sharing the Road Space Safely – Protecting Vulnerable Road Users

Vulnerable road user (or VRU) is a collective term used to describe groups such as pedestrians, cyclists, motor cyclists, horse riders and, more recently, e-scooter riders. Such road users are defined as vulnerable because they lack the physical impact protection and safety features those within a vehicle benefit from. They're also less visible to drivers, which increases their likelihood of being injured or killed if involved in a road traffic collision. There should also be additional consideration for those who could be most severely injured in an incident – for example children, disabled people and the elderly.

Unfortunately, vulnerable road users – motorcyclists, pedal cyclists and pedestrians – together accounted for 53% of road accident fatalities in 2020¹. Most VRU fatalities are linked to collisions with cars¹, largely due to the volume of cars on the road compared to other vehicle types. However, unsurprisingly considering their size, HGVs present high rates of fatality risk when calculated on a per-mile basis – five times the likelihood of fatality when compared to car and van collisions.

During the Autumn months we experience darker evenings and a change in weather with increased rain, fog, high winds and low sun which can affect all road users. Fallen leaves and rain can create slippery surfaces and cover potholes and dips which can affect cyclist's, and e-scooter rider's stability. The low sun can dazzle drivers. All road users, including VRU, have a responsibility to use roads as safely as possible. Typical examples would be cyclists using lights during the hours of darkness and pedestrians using pedestrian crossings where available. Ultimately drivers have a duty of care to all road users and specifically to VRU and share the road space safely.

Watch our new video or take a look at our toolkit for a range of materials you might find useful.

[VRU Toolkit](#)

[VRU video](#)

¹Reported road user casualties Great Britain: road user risk, 2020 data, DfT, Sep 2021

<https://www.gov.uk/government/statistics/reported-road-casualties-great-britain-road-user-risk/reported-road-casualties-great-britain-road-user-risk-2020-data#road-users-killed---numbers-and-rates>



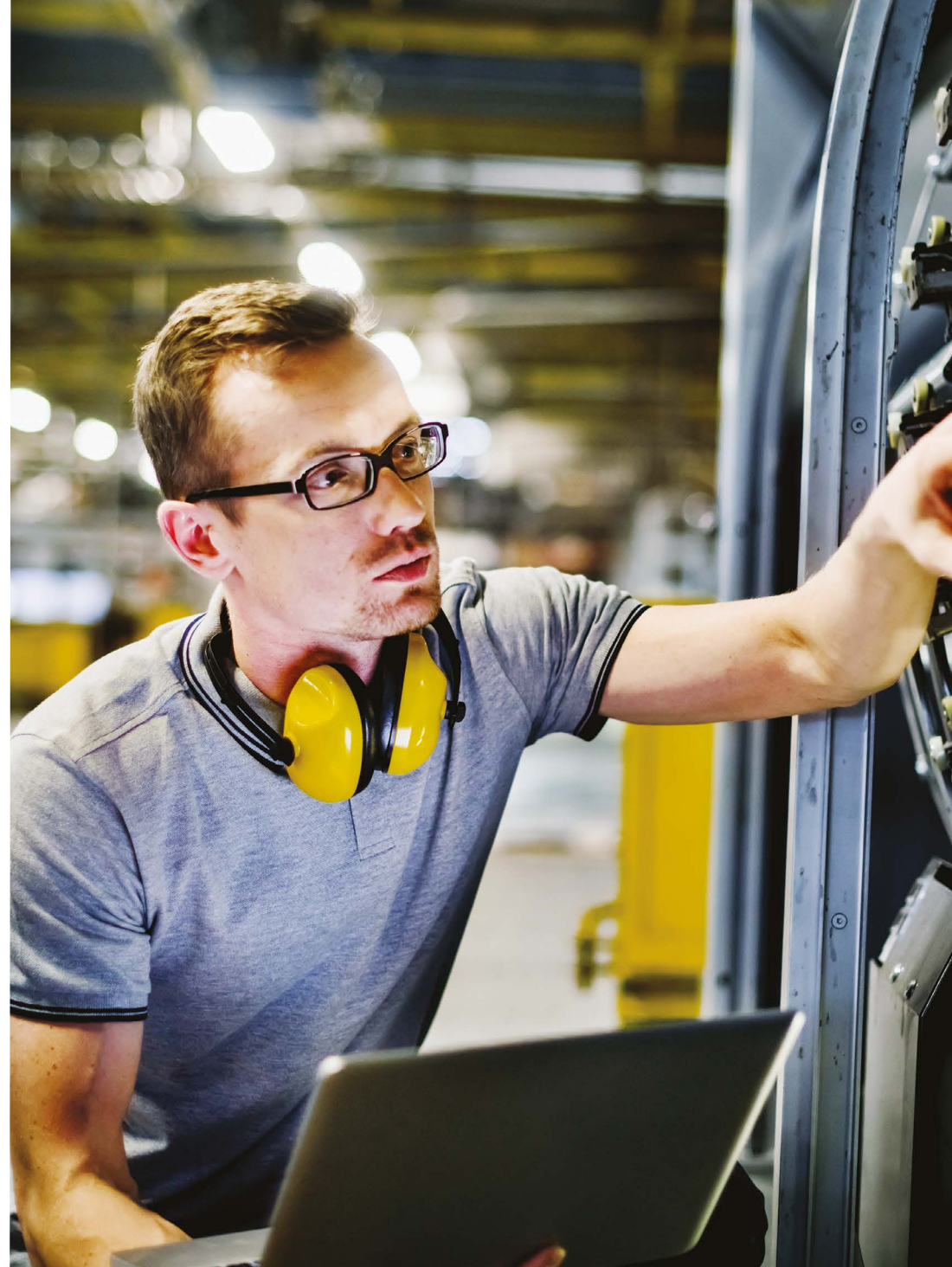
Engineering inspection

With the colder weather creeping in, it's important to make sure your equipment is safe and ready for use. It's also important you don't just rely on your statutory inspection regime to decide your maintenance or servicing requirements. For example, it's always essential to maintain your boiler, especially before the winter period when you will rely upon it the most.

Your equipment inspections will need to be carried out by competent, independent people. And you should also be aware that some types of equipment are covered by their own legislation and regulations – like the Lifting Operations and Lifting Equipment Regulations 1998 for lifting equipment, and the Pressure Systems Safety Regulations 2000 for pressure equipment.

Our guide takes you through the different legislation, to help you understand your responsibilities:

[Inspection regulations for your business's equipment](#)





Slips, trips and falls

Slips and trips are a common cause of injuries at work. Wet weather and damp autumn leaves increase the risks even further – both inside and outside your premises.

The injuries caused by slips, trips and falls not only affect the individuals involved, but can also mean losses for your business – through customer claims, employee absence and bad publicity.

Our guide explains how accidents can be avoided. You may also be interested in reading about the GRIP scheme, which has been developed by the Health and Safety Executive (HSE) to actively reduce slip incidents where footwear is implicated as a contributory cause. It allows footwear manufacturers to get their products tested and rated for slip resistance. In turn, this helps businesses and employees find the right type for their work environment.

[**Slips, trips and falls risk management guide**](#)

[**Understanding GRIP ratings**](#)

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Building enclosures, balconies, terraces and outside heating

As businesses look to modify their outdoor areas, with Autumn night getting colder and the need to protect people from wet weather and keep them warm, managing the change is important.

Changing layouts, adding enclosures, decorative elements, heaters, lighting or other arrangements can introduce new risks to a building and the people who use it.

Our Loss Prevention Standards – and their featured checklists – can help support your risk assessments:

External Building Areas: Usage and Safety

Balcony and Terrace Safety: Residential Buildings





Escape of water

Any building with plumbing, waste systems, heating systems, cooling systems or fixed water installations is at risk of damage from the escape of water. This is why it's one of the most common sources of insurance claims for commercial building owners.

In the UK, a large number of property insurance claims result from escaping water, but the true scale of disruption to businesses after a major incident is beyond measure. The potential impact varies, but, generally, businesses with sensitive areas – such as IT suites, control rooms, utility rooms and electrical risers – face the biggest losses.

Use our guide and additional educational material to identify and protect your business against the risks – and help avoid any interruptions. You might also be interested in leak detection solutions and our specialist partners – Aqualytics, LeakSafe and Waterguard – who provide detection and prevention systems tailored to your premises.

[**Water damage risk management guide**](#)

[**Protecting your property: escape of water**](#)



Help minimise risks with Aviva's Specialist Partners

Aviva has a wealth of experience in helping customers protect their businesses. Not only do they provide insurance, but they provide a vast menu of other products and services to help prevent accidents and losses from happening.

Preferential rates for Aviva customers

As an Aviva policyholder, these products and services are available at preferential rates, helping to create and maintain an environment with reduced risk.

From fire to escape of water, security to motor, health and safety to business resilience – all partners are well established with a pedigree in the risk management sector.

[Specialist Partners](#)

**To find out more please give us
a call on 01245449060
or email us at info@ascendbroking.co.uk**

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