



Remaining  
business-resilient  
in challenging times



# Supporting you to safely navigate these challenging times

With the increasing cost of running your business, whether sourcing materials, recruitment or rising energy prices, you may be considering some changes to the ways in which you operate. Or, if you're a property owner, you'll want to know about any changes being planned or implemented by your tenants. Therefore we're sharing some key risk management and best practice guidance across a number of areas, to help you safely navigate and remain business resilient during these challenging times.

Speak with your insurance broker as early as possible if you are planning or have introduced any changes to your operations. This will help to ensure that:



the insurance cover you require remains adequate for your business, reducing the risk of underinsurance



you continue to comply with any relevant policy conditions and requirements of your insurance company



you maximize the risk management help and support available.



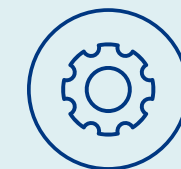
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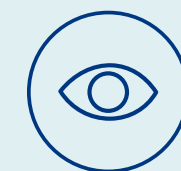
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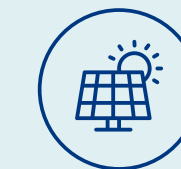
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# Risk assessments

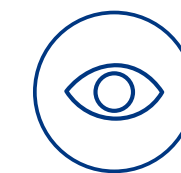
As a business owner, you'll know that any change you make can have unintended consequences.

It's important to revisit your risk assessments as part of the change process, to check for any risk management action that might be needed to ensure a safe working environment, including safe systems of work and working procedures. Don't forget to consider any employees working away or at a third party premises.



Where your business operations and activities have changed, it's important to complete new risk assessments and share the results and consequent actions with your employees and any visitors or contractors. Include fire and security precautions in your review, implementing changes and any necessary enhancements to maintain an appropriate level of protection.

This might include:



increase in scope of fire or intruder alarm detection

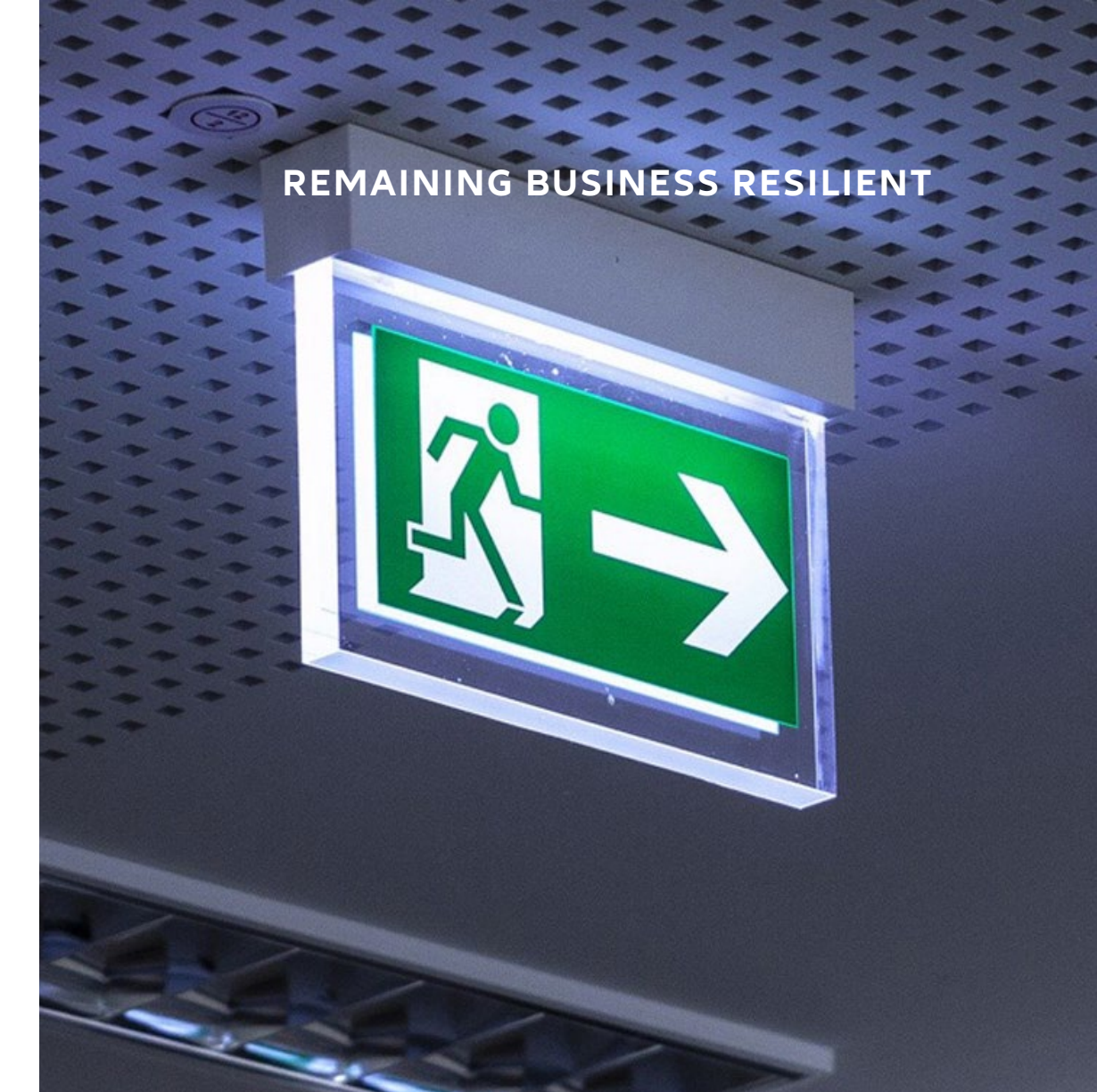


opening and closing procedures



checking sprinkler protection to ensure this remains adequate with changes in storage, layout, processes, stock materials etc.

Further support can be found on our [Health and safety risk assessments](#), [Develop safe systems of work for your workplace](#), and [Developing a fire risk assessment](#) pages.



# Heating

If you're thinking of turning your heating down or off to save on energy costs, there's a potential for burst water pipes and storage tanks during the winter period due to freezing weather conditions. To counteract this risk, provide sufficient lagging and / or low level trace heating to exposed pipework and tanks. If there are any unused areas, you may consider shutting off and draining down the water system. Although make sure that those supplying any sprinkler systems or other water based fire suppression systems remain active.



Where heating systems are shut down or restarted, it's important always to follow the manufacturer's guidelines to avoid unnecessary damage and ensure safe operation.

You'll also need to consider the health and wellbeing of your employees. Subject to your risk assessments this might include providing additional warm work clothing or perhaps installing fixed radiant heaters in strategic positions (and clear of any combustible materials and stock) to heat the individual rather than the whole premises.



You may be considering an alternative means of heating, such as a wood burning stove or a waste oil heater. These introduce different and potentially greater fire safety hazards to your workplace, for example the use and storage of a combustible / flammable fuel, and so should be avoided where possible.

However, if you decide on this type of heating, a fixed purpose designed system, installed and maintained by a competent person would be the safest option. Such systems need to be positioned clear of any combustible materials (including the building itself), with sufficient and suitable storage for the fuel separate to the heater, emergency spillage controls and used (including refuelling and flue cleaning) in accordance with the manufacturer's guidelines.



It's important to note that the burning of certain waste fuels is covered by legislation and a licence may be required.

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To check compliance requirements, contact the environment agency appropriate to your location:

Environment Agency -  
GOV.UK ([www.gov.uk](http://www.gov.uk))

Scottish Environment Protection  
Agency ([www.sepa.org.uk](http://www.sepa.org.uk))

Northern Ireland Environment  
Agency | Department of Agriculture,  
Environment and Rural Affairs  
([daera-ni.gov.uk](http://daera-ni.gov.uk))

Further support can be found in [RISC Authority guidance RC4 Fixed heating equipment burning waste fuel](#), and Allianz's [Safe and secure storage of oil and spillage control](#) page.

# Training, plant and vehicle maintenance and inspection

You may be tempted to postpone employee training, or temporarily pause premises, machinery / plant and vehicle maintenance and inspection programmes.



However, this can have immediate or longer-term repercussions in respect of the safety, health and well-being of your people, plus the safety and performance of your machinery, plant and vehicles. Where negligence leads to an accident, you could even face prosecution. When running both induction and refresher training programmes, it's important to consider the repercussions for all of your workforce, including new recruits and those employed on a temporary or agency basis.

If your training and maintenance and inspection programmes were disrupted as a consequence of the COVID-19 pandemic, then you should ensure these are back on track as soon as possible to protect your people and your business.



Further support can be found on our [Assessing training needs for health and safety page](#).

# Incidents and accidents

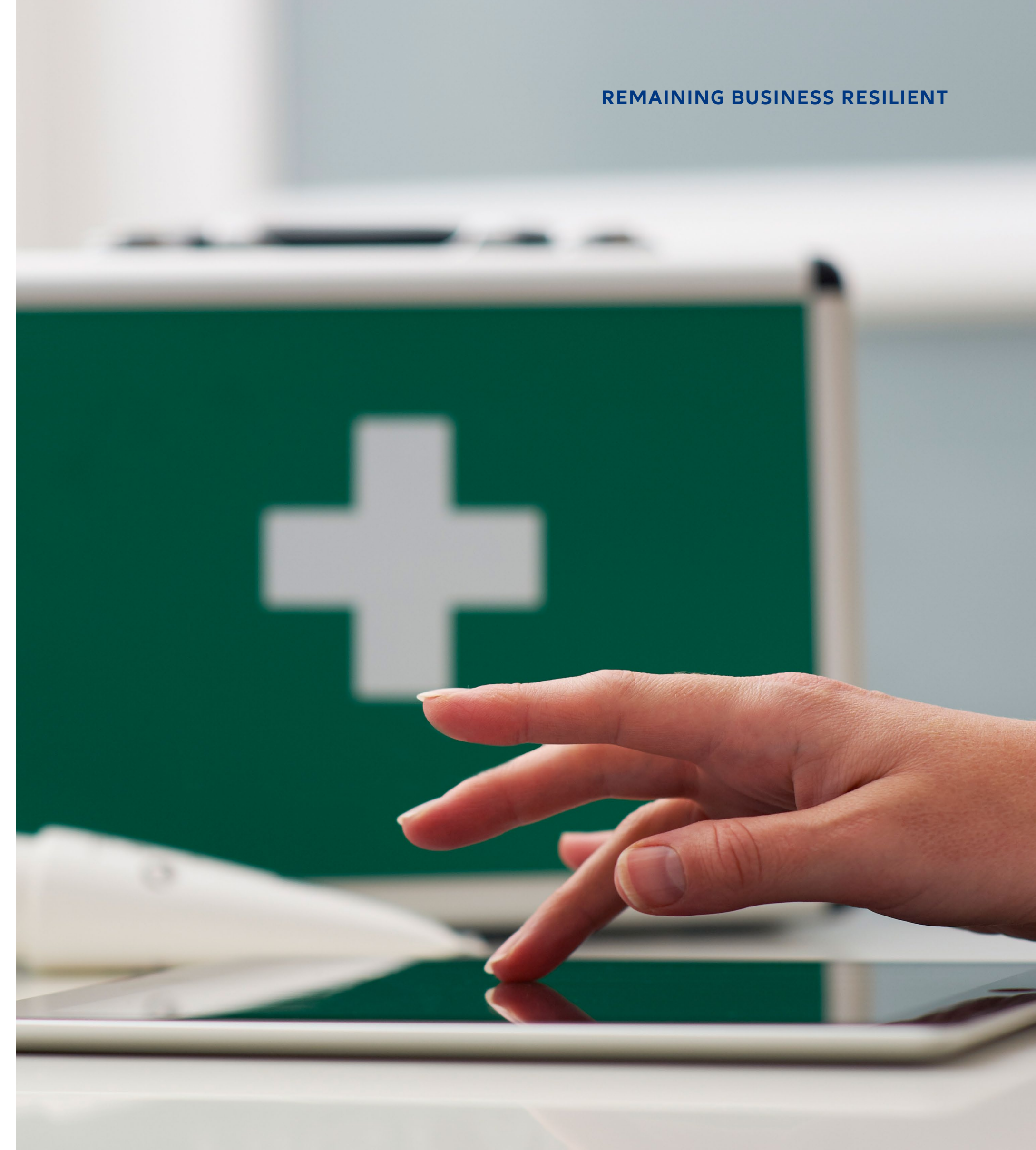
Continue to report, record, investigate and implement any remedial measures regarding workplace accidents and incidents in a timely manner, whether these occur at your premises or whilst working away. As well as [notifying the relevant authority](#), you should also inform your insurance broker as soon as possible, so that both your broker and insurer can provide prompt and appropriate assistance.



It can be useful to have a designated person(s) responsible for managing the process and ensuring the right actions are taken at the right time.

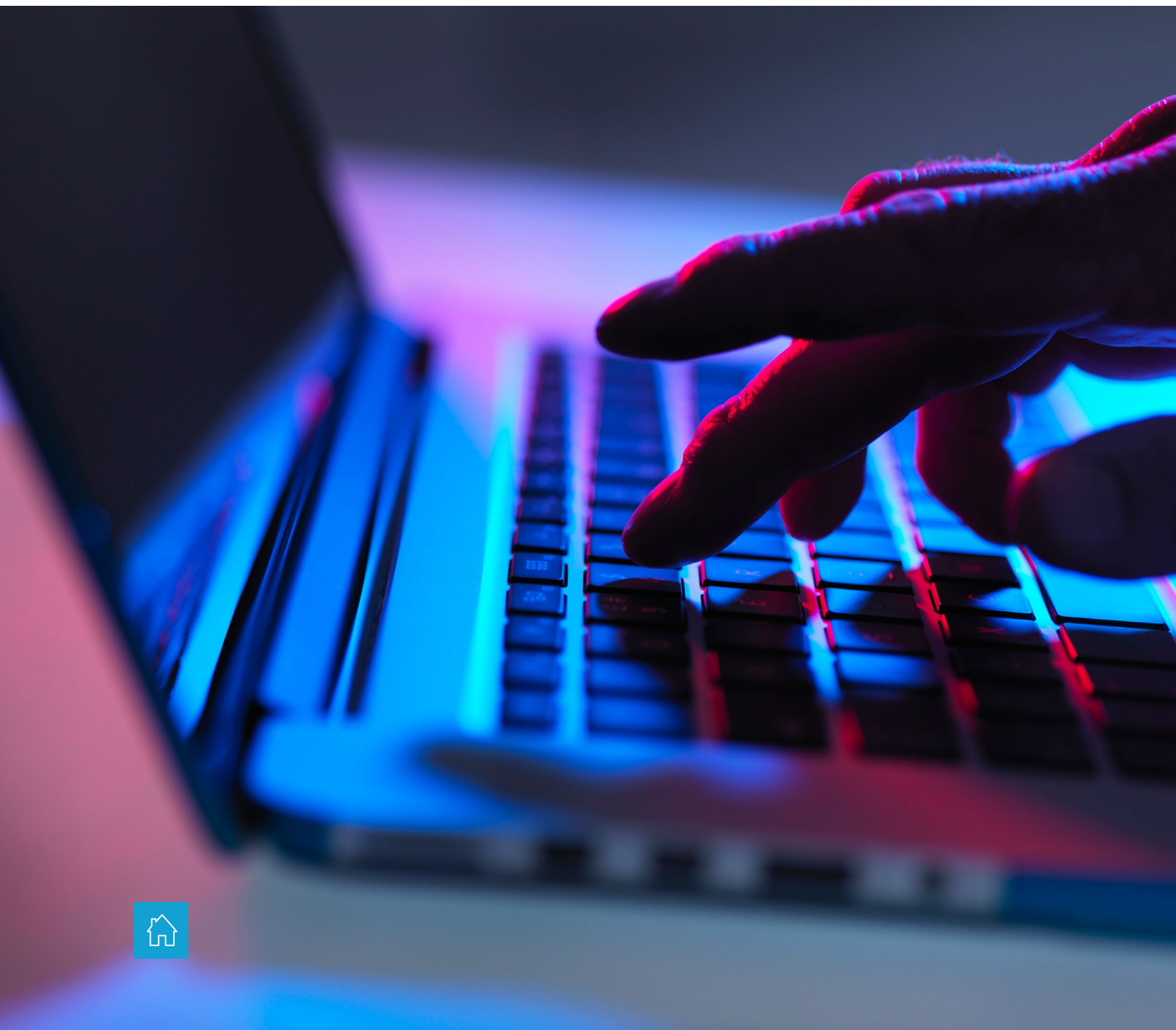


Further support can be found on our [Recording and reporting accidents in workplaces](#) page.



# Crime

Times of economic downturn are often associated with an increase in crime, whether that be arson, malicious damage, theft, robbery, cyber-related or fraud.



It's therefore a sensible time to revisit your security arrangements and procedures for your premises, plant, vehicles, IT systems and workforce (including those working away), to ensure they remain appropriate for protecting your business.

Be aware that nearby or adjoining vacant buildings, although not necessarily your responsibility, may make your business more vulnerable. In this situation you may wish to apply additional precautions, such as extended security patrols, security lighting and / or intruder alarms and CCTV.



Further support can be found on our [Securing your premises, vehicles and online activities](#), [Construction risk topics](#) and [Tips for the management of the arson fire risk](#) pages.

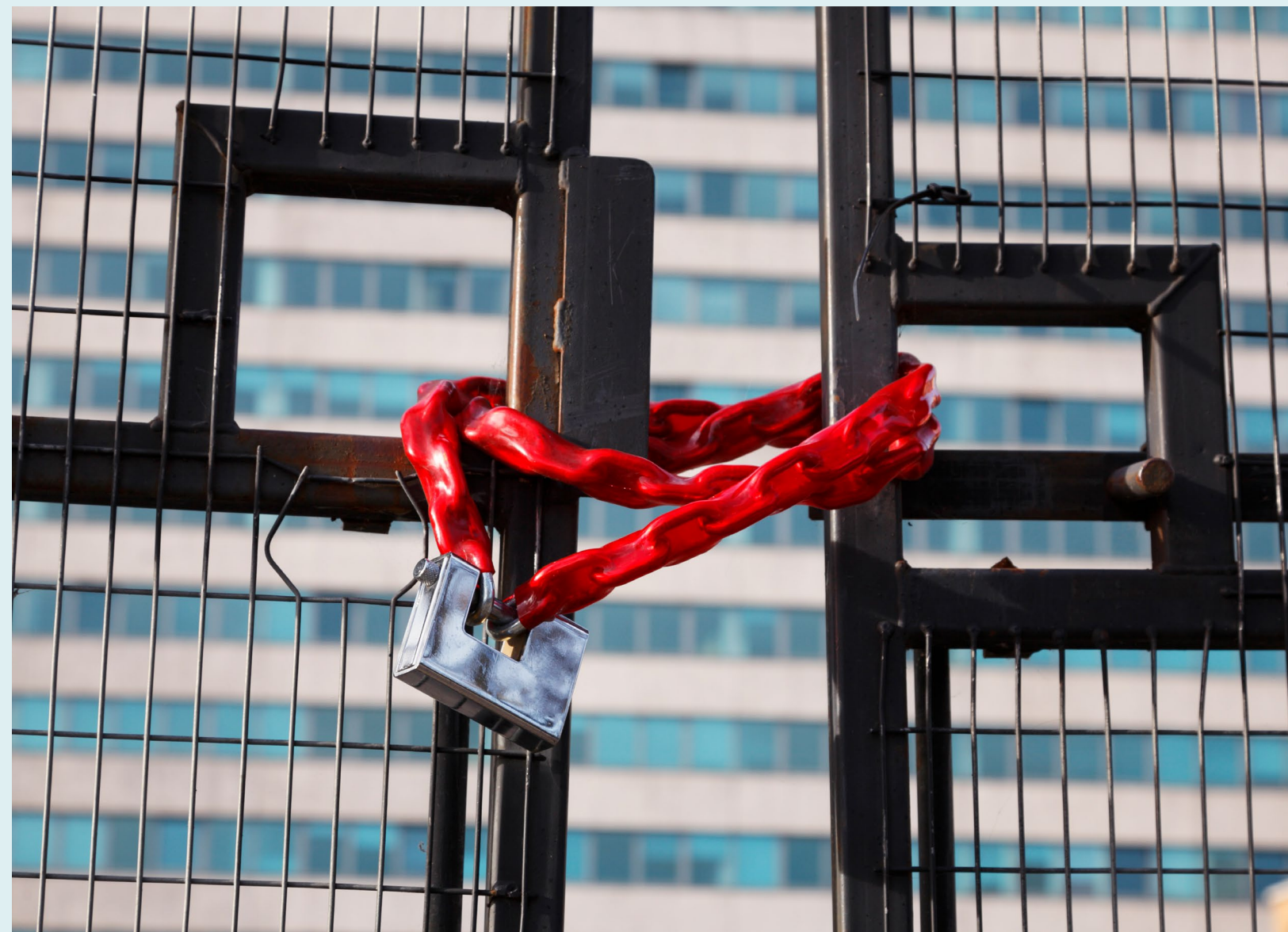


# Changes to your operating hours

As part of maximising business opportunities, you may be thinking of permanently or temporarily closing premises or construction sites, or reducing the hours or days of the week that you operate.

Unattended premises and sites, even for only a few days, are a target for theft. Criminals seek materials which can prove lucrative such as lead roofing, copper pipework and cables. There's also the risk of damage from theft or vandalism, or illegal occupation.

Unoccupied premises can also be vulnerable to burst water pipes, especially in freezing weather conditions. Damage in such circumstances can go unnoticed for longer periods, resulting in more significant problems than might otherwise have been the case.



Some recommended measures to help protect unoccupied premises include:



having adequate security



undertaking regular internal and external inspections



switching off and shutting down services (other than those necessary for fire and security systems, including sprinklers)



regularly removing any post



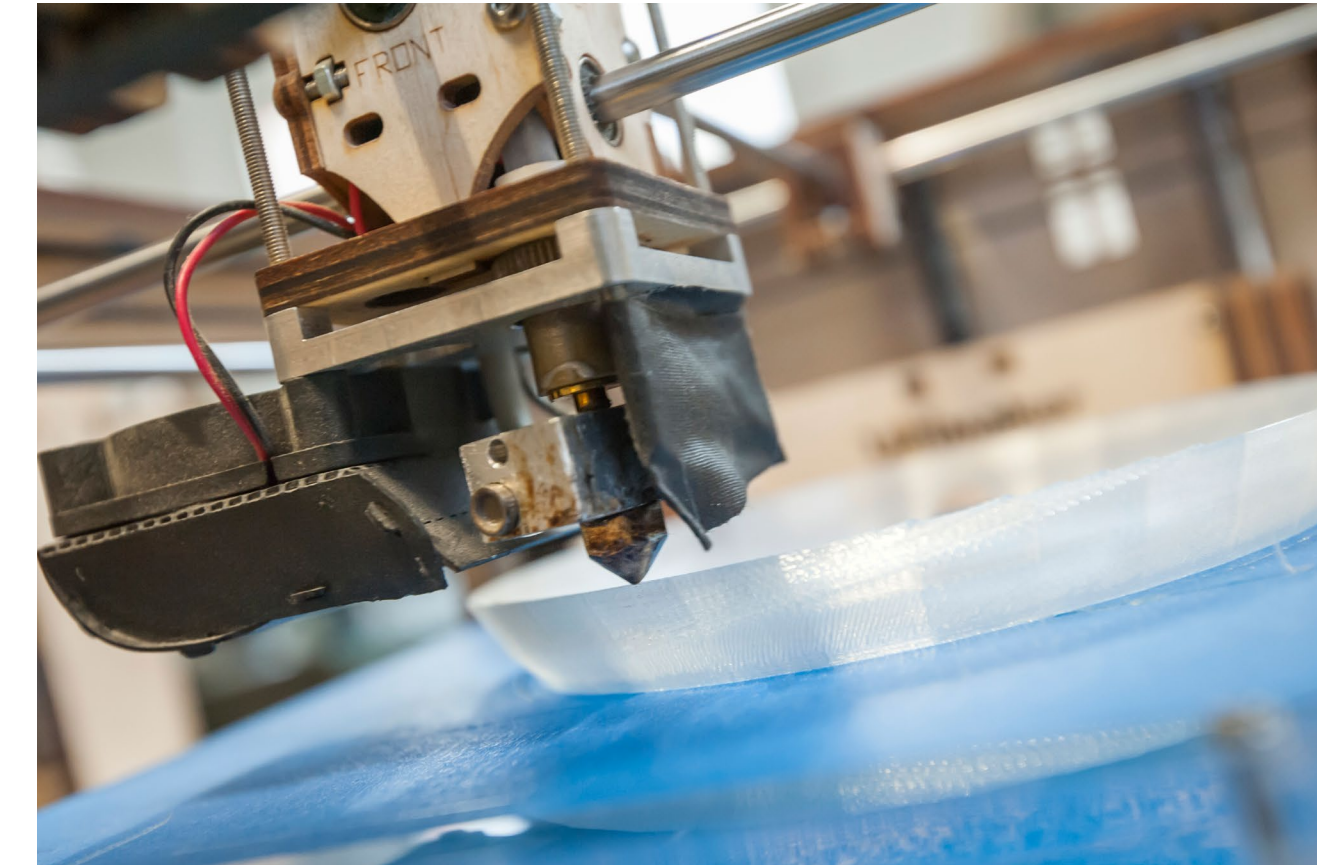
providing a background heat or lagging to prevent burst pipes.

Further support can be found on our [Protect unoccupied buildings from squatters, arson and material theft](#) and [Water damage](#) pages.

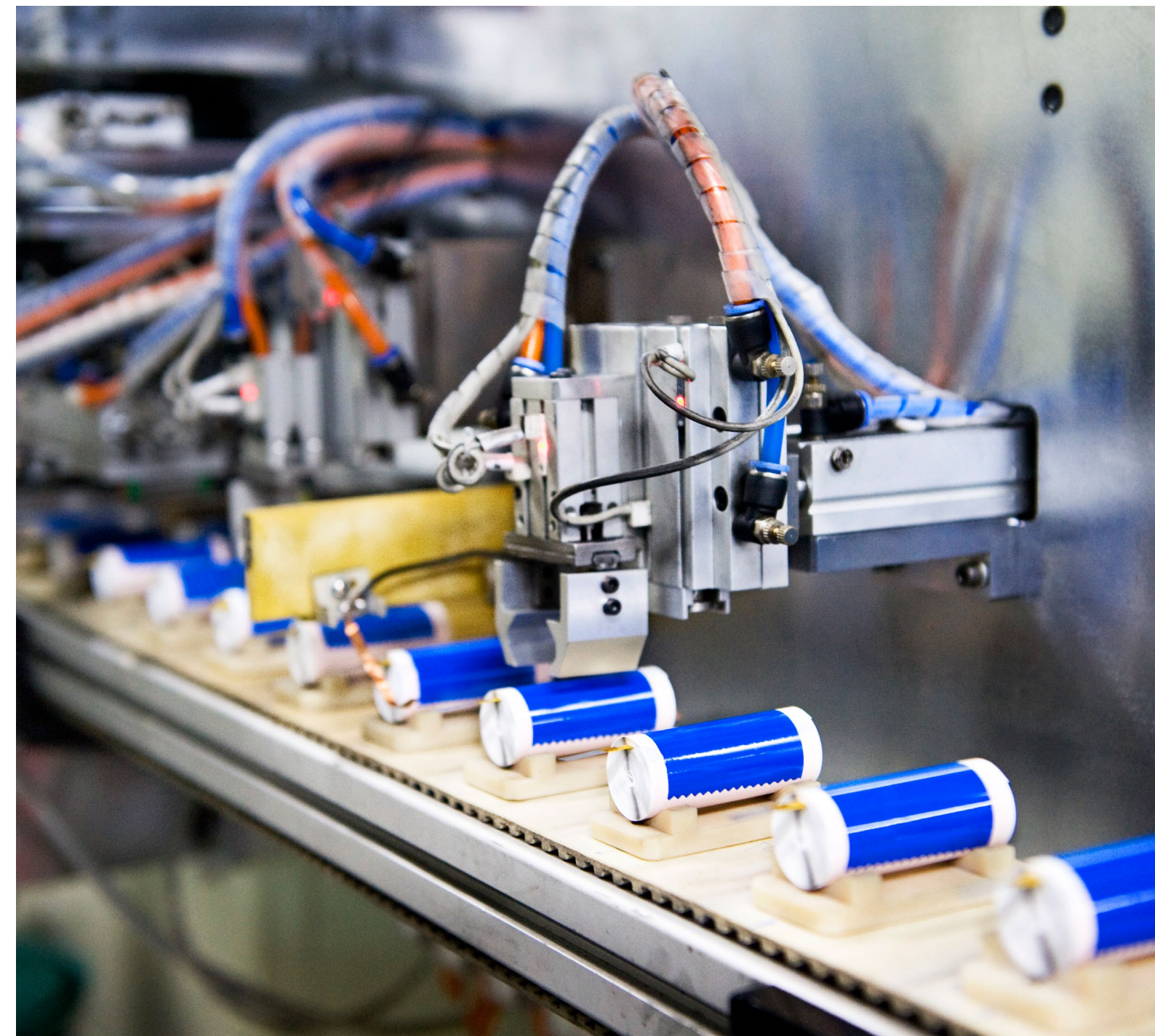
# Unattended machinery and plant



Speak to your insurance broker if you intend to operate unattended or unsupervised machinery or plant outside normal business hours



Whilst it may be tempting to operate unattended or unsupervised machinery or plant outside of your normal business hours to maximise your return on investment, this can pose a real risk.



In the event of a malfunction there'll be no-one on site to safely shut down the equipment or raise the alarm. This could result in a catastrophic loss to your business and inability to trade for some months - from which your business may not recover. Ensure that an appropriate level of supervision is always provided as part of business resilience and operational best practice.

If, however, there are circumstances where supervision is not in place, please speak with your insurance broker to discuss possible options and ensure you are continuing to comply with any relevant policy conditions.

# Power supplies

If you're considering a generator as back-up to a loss of the public power supply (e.g. power cuts), there's a few things to consider and plan for.

Whether purchased or hired in, the generator will need to be regularly inspected, tested (off load and full load) and maintained in accordance with manufacturer's recommendations by a competent person, to ensure it continues to operate and meet the power demands required by your business.



Such as:

- 1 what power output you would require to keep the business fully operational, or just to run essential services
- 2 what fuel type you'll need; there are several renewable power variants / hybrids now available
- 3 whether it's better for you to purchase or hire the generator
- 4 where you'll install it
- 5 what size you can accommodate
- 6 ensuring you have the correct socket at your premises or site to connect the generator to
- 7 if and where you intend to safely store spare fuel to run the generator (e.g. diesel).

Further support:

Safe and secure storage of oil and spillage control and Storage and use of flammable and explosive materials.

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# Renewable energy

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With the rise in energy prices and also in support of your 'net zero' journey, you may be thinking about installing a renewable energy source. These can include solar panels (photovoltaic (PV) panels), a battery energy storage system (BESS), or biomass boiler / heating system.

This is a developing and specialist area so it's important you engage with a competent contractor experienced in installing and maintaining such systems to ensure safe installation and operation.

You can find additional information on this topic on the following pages:

[MCS Certified | Giving you confidence in home-grown energy](#)

[HETAS | Working together for a cleaner safer environment](#)

# Your workplace

You may find that more of your employees are returning to the workplace, to reduce the costs of working from home.



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Further support can be found on our [Legionella bacteria](#) page.



If you've adapted your workplace to cater for fewer staff (post COVID-19), you'll need to consider whether the space and facilities remain suitable and sufficient. You might need to make further adaptations, or to reopen previously closed areas of the premises to avoid overcrowding and provide a comfortable working environment. Such areas may need repairs, maintenance, inspection or testing, or additional / recommissioning of fire and security protections to ensure they are safe and secure to use. This includes welfare facilities such as washrooms, showers and kitchens. Legionella testing may be required, as well as consideration of fire detection/ suppression for cooking facilities, for example.



# Your workforce

It's important to consider how business changes could impact your workforce, including those working remotely or at a third party premises.

You may be considering reducing your workforce or changing shift patterns, either as part of operational efficiencies or to maximise output. However it's important not to neglect the possible safety, health and wellbeing effect on your workforce, through a change in their work- life balance, such as lone or night working for example. Ensure relevant risk assessments are completed and that the necessary checks and precautions are put in place. These might include those relating to rest breaks, medical history, emergency procedures and self-supervision capabilities.



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Further support can be found on our [Lone and mobile workers](#) page.



### Business continuity planning

It's important to keep your business continuity plan under review, including supply chain resilience. Where appropriate, implement mitigation measures to reflect any changes to your business operation and lessons learned. Visit our [Business Continuity](#) page for further support.

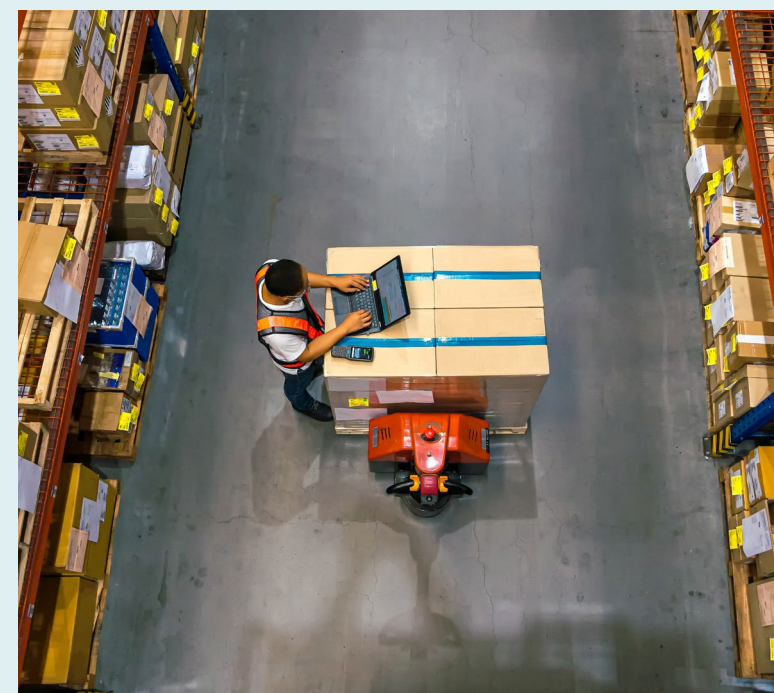


# Allianz here to help

### Prioritising risk management

As an Allianz customer, we're here to help and support you in your risk management decision making, to ensure your business remains resilient and as cost effective as possible.

Please speak with your insurance broker in the first instance.



### Preferred suppliers

With risk management as important as ever, as an Allianz customer you'll have access to our [preferred suppliers](#) scheme, offering a range of risk management products and services at specially negotiated discounted rates to help you offset the cost.



### Other Allianz resources

Getting the standard right - [Legislation](#).

Forms and checklist templates [to help you manage the hazards around your business](#).

# For further information

Please visit:  
[allianz.co.uk/riskmanagement](https://allianz.co.uk/riskmanagement)





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