



Keeping a cool head in hot weather is good business

A H, summer in the UK - that unpredictable mix of sunshine, showers and the occasional scorcher!

While most of us are dreaming about trips to the beach and long weekends, business owners have something else to think about: making sure their insurance is up to scratch for the summer months.

Whether you're running a bustling café on the coast, a quiet consultancy from home or a growing manufacturing business, the summer months can bring their own unique set of risks. And the last thing you want is a meltdown - of your freezer, your systems or your finances - just when things should be heating up in a good way.

So, let's keep cool heads and run through your summer insurance checklist. A quick review now can save a lot of hassle (and cash!) down the line.

1. Seasonal staff? Make sure they're properly covered

Summer often means taking on extra hands - students home from uni, temp workers or casual holiday cover. But don't assume your existing employers' liability policy automatically covers them. Double-check that your policy includes temporary, part-time and volunteer staff, and you may need to notify your insurer of changes in headcount or contract types.

2. Weather woes: prepare for the unpredictable

We may hope for cloudless skies but summer in the UK can also bring flash floods, freak storms and lightning strikes. And don't forget those heatwaves, which are not great for your equipment or stock.

It's a prudent time to review your property and contents cover. If you rely on air conditioning, refrigeration units or anything sensitive to temperature, make sure you've got protection against electrical or mechanical failure.

It's also sensible to consider business interruption insurance. If your premises become unusable due to weather damage, this

can be a lifesaver for keeping income flowing while you get back on your feet.

3. Plan for outdoor events

Summer is a prime time for markets, pop-up stalls and outdoor events. If you're taking your business on the road - even just for the odd day or weekend - your usual cover might not stretch to offsite activities.

Check your public liability insurance. Are you covered at third-party venues? Do you need one-off event insurance? If you're hiring equipment (gazebos, generators, sound systems), make sure your policy covers accidental damage or theft of items outside your premises.

And, if there's any danger of the weather seriously messing with your plans, it may be wise to consider event cancellation insurance.

4. Cyber security is not just a winter problem

Hackers don't take holidays! In fact, cyber-crime often spikes in summer when fewer eyes are on a business's systems.

If you haven't already, look into cyber insurance. It can cover costs related to data breaches, system hacks and business interruption caused by cyber events. Also, do a quick internal check - are your team's devices secure? Are you regularly backing up files? Is your staff trained to spot a suspicious email? Summer might be an excellent time for a digital declutter and a cyber health check.



Matthew Collins, Director at Chelmsford-based Ascend Broking Group, offers a business owner's guide to staying covered this summer.

5. Keep your fleets covered

Do you run a fleet of delivery vans and trades vehicles, or do staff cars get used more during summer promotions or seasonal contracts? Make sure your motor insurance is updated with any changes in usage or drivers.

Keep a list of all authorised drivers and double-check if your policy allows for business and personal use, especially if employees are mixing the two. Ask your broker if there are extended coverage options for breakdowns or temporary replacement vehicles, as hot weather can wreak havoc on engines.

6. Stock up, but don't slip up

If you're boosting stock levels for the summer rush - be it ice cream, sun hats or garden furniture - you'll need to let your insurer know. Your current policy might only cover a certain value of contents or stock, so increase your stock and contents cover if you're holding more inventory than usual. And remember, temperature-sensitive goods might need special attention.

7. Check the little things

Summer is a good time to do a full policy MOT. Go over those smaller details that are often overlooked. Have you moved premises or made renovations? Bought new tech or equipment? Taken on new types of work or clients? All of these can affect your risk profile and your cover, so it's a good idea to schedule an annual insurance review with your broker.

It's easy to let things slide when you're busy, but it's always worth the time to make sure you're fully covered.

Don't sweat the small stuff - but do sort it!

Running a business in summer should feel energising, not exhausting. And having the right insurance in place means you can actually enjoy the season without that nagging feeling you've forgotten something important. So, grab your checklist, take an hour out and make sure you're properly covered. Cool heads, after all, make for sunnier business days ahead!



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