



Risk Management

Bulletin

Autumn 2015



Welcome

to the fourth edition of our risk management bulletin.

It's been designed to help you increase your risk management awareness to protect you and your business.

Autumn is now here and protecting your business is just as important now as any other time of year.

Here at Aviva we've put together some helpful advice covering the basics of property, liability, motor and business continuity to help you be prepared for whatever autumn may deliver, from preventing slips, trips and falls to patio heaters and preventing rear end crashes to escape of water.

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



Meet Dave

Hi, I'm Dave and I've over 30 years experience in sprinkler system design and inspection. My role involves visiting our client's premises to assess the adequacy of the sprinkler system to control a fire. There are many things that can affect the efficiency of a sprinkler system which are reviewed during a survey, including;

- changes to storage commodity or heights
- maintenance procedures
- weekly testing and recording is completed correctly
- areas without sprinklers
- painted sprinklers
- changes to the building.

I then advise our clients on where improvements can be made to ensure that the system will operate as designed, should a fire occur.

Another area I get involved in is when a new sprinkler system or extension is required. I will help the client write the specification so they can get the right quote. I then check that quotations are in line with our specification and once the designs are complete, review the drawings and calculations. This process ensures the installed system meets the right requirements for the business.

Sprinkler systems offer businesses an unrivalled protection from fire, as long as they are properly maintained and regularly reviewed to be compliant with the codes and I'm here to help ensure our client's sprinkler system offers the best protection possible.

Risk Assessment



Here's a series of risk assessment checklists to help you prepare for the season, from reducing rear end crashes to preventing the escape of water.

- Reducing rear end crashes
- Engineering Inspection
- Preventing slips, trips and falls
- Patio heaters
- Escape of water

Reducing rear-end crashes

With the winter soon upon us and the nights drawing in, drivers have to be even more attentive in avoiding 'rear end crashes', especially as the roads may also be wet and slippery.

Over the last three years, rear end crashes have accounted for 19.9% of Aviva motor clients 'at fault collisions' and 31.6% of all 'at fault' costs. Over 80 percent of rear-end crashes are blamed on driver inattention and can become costly due to whiplash injury claims and associated costs including vehicle damage costs. In fact, 80% of motor injury claims in the UK now include whiplash claims, many of which are slow speed events and are open to fraudulent injury claims that may be difficult to refute.*

Aviva's roadmap to fighting whiplash

We've developed six recommendations for reducing the number and cost of whiplash claims. Introducing these in the UK could achieve the desired outcome of fewer whiplash claims, lower premiums, helping those with genuine injuries get the care they deserve and tackling those who seek to abuse the system by profiting from fraudulent, exaggerated, or minor, short-term injuries.

*https://www.aviva.com/media/upload/Road_to_Reform_2015_Report.pdf

Recommendations



Engineering Inspection

With the colder weather creeping up on us, make sure your equipment, such as boilers, is inspected in good time, that way it will be ready when you need it. All places of work require work equipment to be inspected by a competent person, who is independent. There are certain areas covered by specific legislation and regulations. Predominantly **lifting equipment** and **pressure equipment**, which are covered

by Lifting Operations and Lifting Equipment Regulations 1998 & Pressure Systems Safety Regulations 2000, respectively. Most plant and machinery require regular inspection to ensure that it complies with the appropriate legislation.

Our new **Inspection site** will help guide you through this legislation and help support you understanding your responsibilities.

Preventing *slips, trips and falls*

The cold and wet weather means that there are a variety of additional risks from water, ice and wet leaves, both inside and out. Slips, trips and falls are the leading cause of major injuries in the workplace. These injuries can be devastating for the individual involved. According to statistics published by the Health and Safety Executive, in 2013/14 slips, trips and falls accounted for:

- 36% of all employee injuries
- more than 50% all reported major injuries
- 29% of over-seven-day injuries to employees.

GRIP, a practical footwear rating scheme developed by the Health and Safety Laboratory, uses rigorous, scientific testing to measure and grade the slip resistance of footwear. This enables employers to choose the most appropriate footwear for their working environments to protect their employees, reduce slipping accidents and avoid the costs of slip-related work absences.

Workplace slips, trips and falls are largely preventable if a common sense approach is taken to identifying potential hazards and resolving them appropriately.



**HEALTH & SAFETY
LABORATORY**

Patio heaters

With autumn upon us and the nights getting colder, LPG patio heaters can be a great way to spend a little more time outside, even when it gets a little chilly.

However, patio heaters, particularly when they're installed in public spaces, can pose very real risks. By following these simple guidelines you should be able to continue to enjoy an alfresco lifestyle and at the same time manage the potential risks.

[Patio heater guidelines](#)

Escape of Water

With the weather turning colder the risks of burst pipes is an ever growing threat. Water damage is one of the most common sources of property insurance claims for owners of office buildings, hotels, retail premises and other commercial buildings including blocks of flats. In the UK, burst pipes and leaks cost insurers and property owners over £860 million a year*, but the cost and disruption to businesses after a major escape of water incident, is far greater than this figure suggests.




LeakSafe Solutions recommend an on-going risk management approach to the threat of leaks and bursts, and the installation, if appropriate, of leak detection in high-risk areas. This may include automatic water shut off or immediate notification of a burst to building managers, both of which are proven to dramatically reduce the damage caused by escape of water. These solutions can be tailored to the building, its use and available budget.

Further guidance is available from LeakSafe Solutions Ltd:

Telephone 0344 848 0488
Email info@leaksafe.com
www.leaksafe.com

*Association of British Insurers





We hope that following this advice will put you in a position to face the worst the autumn has to throw at you.

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.



Aviva Insurance Limited. Registered in Scotland No. 2116 Registered Office: Pitheavlis, Perth PH2 0NH.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority.