

Risk Management Bulletin



Welcome

to the winter edition of our risk management bulletin.

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

Whether you're trading locally, nationally or globally, common hazards affect us all. This edition focuses on some simple risk assessment checklists around winter weather, see how equipped you are and understand how well prepared your business is to face the challenges of the season. Helping to protect 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



Meet Phil

Hi, I'm Phil and I've nearly 25 years' experience in liability risk engineering. My role involves visiting our clients to review their exposures in terms of employers', public and products liability. The purpose of these visits is threefold; to identify any areas where there are inconsistencies in the controls in place, to provide colleagues with the information they need to underwrite the business and to establish a risk management relationship with the client. We focus on providing the client with risk management solutions that are right for them, these can include:

- providing training to the client's employees
- assisting with specific reviews of high risk features of the business
- attending claims review meetings to assist with the implementation of any case specific improvements

- acting as a point of reference for ad-hoc enquiries
- investigating new technologies to better understand our appetite to developing risks

As a Technical Account Manager, I'm also responsible for monitoring all aspects of risk engineer engagement for large, complex or cross-class clients. My aim is to ensure a consistency in the delivery of our services and an easily accessible 'touch point' for both our clients and colleagues.

In these days of increasing litigation it's particularly important to ensure that our clients are fully aware of the risks, that we're up to speed with the latest best practice and that, by working together, we minimise the risk of incidents, injuries and claims.

Risk Assessment



Here's a series of risk assessment checklists to help you prepare for the season, from damage to buildings from snow to winter driving.



- Damage to buildings
- Storm damage
- Winter safety advice
- Christmas
- Flood risk
- Winter driving tips
- Smoke and Carbon Monoxide Alarm (England) Regulations 2015

Damage to buildings

from snow and cold weather

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?



Storm

damage

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?



Winter safety advice for employers

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

How can you keep them safe?



Christmas

decorations and parties

Every year employers experience a variety of concerns because of over enthusiastic festive spirit; from decorations obstructing sprinkler systems to staff misconduct. There's no reason to ban decorations or parties, but are you putting sensible precautions in place?



Flood

Have you considered the flood risk of your premises and have you taken the necessary precautions to prevent your property from being flooded, prevent damage if the property is flooded and recover from a flood if the worst should happen?



Winter driving tips for employees

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?





Smoke and Carbon Monoxide Alarm

(England) Regulations 2015

New regulations came into force on 1st October regarding smoke and carbon monoxide alarms.

The regulations require smoke alarms to be fitted on every floor of a rental property and carbon monoxide alarms in rooms that present a high risk of carbon monoxide poisoning, such as those containing solid fuel heating systems, e.g. wood or coal fires.

Landlords are also required to ensure that the alarms are in good working order and to have arrangements in place for their inspection and maintenance.

The regulations will be enforced by Local Authorities. Landlords who do not comply with the requirements of the regulations will face fines of up to £5,000.

The regulations are available to download for free [here](#)

We hope that following this advice will put you in a position to face the worst the winter 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.

*<http://www.theguardian.com/environment/2014/aug/11/extreme-weather-common-blocking-patterns>



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