

# Risk Management Bulletin





# Welcome

to the first 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 [riskolutions@aviva.co.uk](mailto:riskolutions@aviva.co.uk)



# Wise up to Winter

Every year property owners and employers fall foul of problems caused by cold and icy conditions. According to new scientific research\* extreme weather is becoming much more common. It makes more sense than ever to ensure that you take reasonable precautions to protect yourself, your business and your employees from effects that the weather may cause.

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 the winter weather may deliver.

# 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

# Damage to buildings

from snow and cold weather

**Did you know a 1cm thick covering of freshly fallen snow at 4C 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?



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 [riskolutions@aviva.co.uk](mailto:riskolutions@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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