



ALEXANDER BONHILL

# Summer Risk Guide



Summer conjures up feelings of long, lazy days, when life slows a little.

Although this is true, there are some risks associated with summer which are often overlooked.

We know this, because our claims team deals with them every year and, with this in mind, along with the time-worn adage that prevention is better than cure, we thought we'd highlight some of the most obvious in our Summer Risk Guide...



## Escape of Water

Making up the majority of claims, and exaggerated when you have tenants away on holiday



## Adverse Weather Precautions

The British summer often sees extremes in weather from heatwaves to thunderstorms, all of which can wreak havoc



## Flood Continuity

Extreme weather can lead to devastating floods



# ALEXANDER BONHILL

Insurance & Risk Management

If you would like more information about how to manage these risks, please do get in touch.

Wishing you a risk-free and safe summer,

**The Alexander Bonhill Team**





# ESCAPE OF WATER IN RESIDENTIAL PROPERTIES

Escape of water in residential properties and blocks of apartments is a continual problem, that can be exacerbated if there is no means of isolating the water flow in a property, when the occupier is out or away, and a leak occurs during that period.

The causes of such problems are numerous from frozen pipes, failure of appliance fittings, failure of plumbing joints, problems with seals around baths, basins and toilets, blocked overflow pipes or poorly fixed seals or damaged tile sealant that allows water to gradually penetrate behind the tiles.

Such failures can cause a rapid deluge of water with consequent immediate impact and damage within the property of origin and potentially those beneath or even to the sides. However often a small connection failure can go unnoticed and gradually seep behind partitioning and walls or through floors causing a problem in a neighbour's property that is hard to trace and can require significant expense to eliminate.

Property insurers are now adopting a tougher stance on properties where there is a history of escape of water losses by increasing premiums, imposing punitive terms or requiring the installation of leak detection systems.

## Precautions

There are a number of things that can be done to help reduce a potential loss and procedures and controls that can be adopted to help mitigate or reduce the extent of the damage:

- ▶ Regularly inspect seals around sanitaryware and inspect joints of any accessible or visible pipes, joints and fittings.
- ▶ Make sure all exposed pipes and tanks are lagged with at least 32mm of lagging material.
- ▶ Ensure areas that are vulnerable to frost are heated to at least 5°C.



## Precautions

- ▶ Make sure the location of any water stopcocks and other isolation points are known to the apartment owner or occupier and that any isolation points outside the apartment are known to the caretaker or concierge and one or more responsible occupiers of the apartments within the block or each floor level within the block.
- ▶ Regularly check that stopcocks operate freely.
- ▶ Keep full contact records for all owners and tenants.
- ▶ If possible, ensure the property management can access any of the properties when an incident has been identified and deal with it.
- ▶ Encourage all owners and occupiers to advise the caretaker or concierge when they are away from their property for more than two or three days and encourage them to leave keys and permit access in the event of an emergency.
- ▶ Consider fitting a leak detection system within the property. These systems are designed to identify a potential leak, either as a result of an irregular change in flowrates of the supply or from a sustained flow of water for a longer than a specified period. Depending on the system installed, once a leak is detected the system will either automatically isolate the supply by activating a shut-off valve, or notify the owner, occupier or concierge / caretaker of a leak, either at the property or apartment block itself using a control panel and audible alert, or remotely via an app or text to a smart phone. A company specialising in leak detection equipment should be engaged to ensure that the most appropriate solution for the property is specified prior to any installation work being carried out.







# ADVERSE WEATHER PRECAUTIONS

## PREVENTATIVE MEASURES

Weather extremes are becoming more common. Adverse weather such as heavy rain, flooding, snow, freezing conditions and drought – can be a major hazard to all types of businesses.

Water damage, whether it is caused by a simple burst pipe following a hard freeze or by a blocked drain following heavy rainfall, can damage plant and machinery, ruin stock and bring production to a grinding halt. Drought conditions can exacerbate the risk of fire and also reduce the ability of the fire services to tackle the blaze. Sustained dry conditions can also affect the uptake of water by vegetation, leading to potential subsidence problems.

While adequate insurance cover can deal with the damage to property and immediate interruption to business, these risks raise the very real possibility of losing disappointed customers, who might give their trade to a competitor. The potential for long term damage to the business should not be underestimated.

In extreme circumstances a simple burst pipe or blocked drain could prove a catastrophic blow to a business. The weather should be an issue of the greatest concern for those charged with looking after the welfare and viability of an organisation.

## Preventative Measures for the Exterior of the Building

It is common sense to regularly attend to all areas of your building which might be affected by severe weather.

### Wet Weather

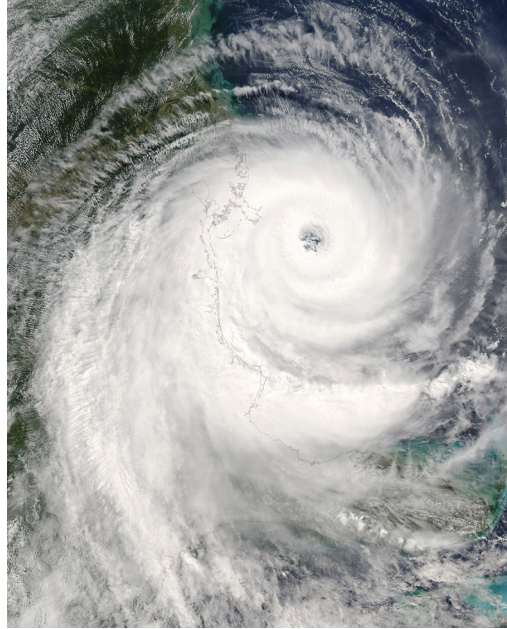
- ▶ Undertake regular planned preventative building and yard maintenance including inspection and clearance of roofs, valley gutters, storm gutters and gullies, downpipes and drains. Particular attention will be required where gullies and drains cross doorways or where yards and adjacent roads slope towards buildings.
- ▶ Where trees overhang, or are immediately adjacent to buildings, their condition should be checked and where necessary pruned back.
- ▶ External manholes and access to external stopcocks should be regularly checked.

Flooding is frequently caused by melting snow or intense storms when drainage systems cannot cope. The following measures can help deal with this risk:

- ▶ Check for a history of flooding in the vicinity of the building, or for recent developments that may make it more likely;
- ▶ Keep a watch for early signs of drains overflowing;
- ▶ Ensure you understand local authority flood warnings in England and Wales or Scotland and prepare an emergency plan; and
- ▶ Inspect drains to ensure they are adequately sealed outside the building.

Where flooding is a known possibility consider the:

- ▶ Installation of intervening walls and banks;
- ▶ Provision of flood gates, boards and sills to doorways and gateway openings in walls;
- ▶ Blocking up of unnecessary openings; and
- ▶ Provision of sandbags.



### Cold Weather

External plant, particularly water tanks, sprinkler installations and pump houses need to be inspected, with specific checks on condition of any lagging or trace heating provided to these installations.

Following snowfall or during freezing weather, it is necessary to ensure that employees, customers, suppliers and other visitors can gain safe access whether on foot or by vehicle. Where necessary snow clearance and treatment of pathways, car parks and yard areas should be undertaken to ensure safe entry.

Check that external lighting to yards, loading bays and means of access is sufficient, even in adverse weather conditions, so allowing for safe working or access.

### Dry Weather

Materials stored in the open, particularly flammable chemicals, are more vulnerable to ignition during very dry weather and, where possible, these should be stored away from direct sunlight and buildings. High ambient temperatures also increase the chances of spontaneous combustion so careful monitoring of bulk materials should be undertaken.

Drought conditions also greatly increase the risk of subsidence or damage to drains from tree roots. A regular inspection should be undertaken of trees adjacent to buildings and, where necessary, a qualified tree surgeon should be employed to control them.

It is important that vegetation surrounding the property, particularly dead grasses and the like, are regularly cut and disposed of, since they can enable fires to spread very rapidly across a wide area.







# FLOOD CONTINUITY MANAGEMENT

## FLOOD RESPONSE PLAN

The frequency of flooding appears to be increasing, calling into question long held views about 'return rates'. Historical data such as a 1:100 year event unfortunately can no longer be relied upon when it can be shown similar flood events every 20 or 30 years is actually more common.

Consider this against the fact that we continue to knowingly build in known flood zones – indeed approx. 10% of existing industrial facilities are located in designated flood zones where around 80% of flood losses historically occur. Knowledge, awareness, understanding, preparedness and resilience of flood prevention will become increasingly important. For premises located in a known flood zone it is not a case of if it will flood, but when.

Research has shown the average cost to businesses unprepared for a flood event is approx. £2.1m; compared with £600,000 for those that plan and take action in advance to prevent the extent of flooding and prepare an effective response and recovery plan. As with planning for other business interruption events, fully understanding whether your premises is at risk of flooding is fundamental to preparedness.

Avoiding designated flood zones is the ideal, however this is often impossible.

**So what can be done?**



Environment Agency Floodline

0345 988 1188

Environment Agency Flood Check

[www.gov.uk/flood](http://www.gov.uk/flood)

## Develop a Flood Response Plan

The majority of flood is predictable using a variety of tools from localised on site assessments looking at the topography of the land, proximity to watercourses, suitability of drainage systems; to the vulnerability of the building, machinery, plant and stock to damage from contaminated water. Sophisticated modelling tools can also be employed to provide predictions of the extent of flooding whether it be from nearby rivers, culverts, etc or from surface water flood incidents.

Flood losses are preventable. When planning flood prevention you should keep in focus two main strategies:

- ▶ How to make the building more resilient in order to prevent flood waters penetrating key buildings and affecting critical machinery, plant and stock; and
- ▶ How to limit the damage flood waters can do if they enter the premises.

Preparing a Flood Response as part of your Business Continuity Management Plan will help identify the risk of flooding, ensure measures are adopted to make your business as resilient as possible to the risk of flooding and identify the measures needed to assist the recovery of the business as seamless as possible if a flood event occurs.

Centor can help with this process by conducting a site visit and using available local knowledge together with flood prediction tools can help design a plan to avoid or at least limit the exposure to flooding.



## The Plan should include...

- ▶ Identify if you are at risk of flooding and update findings at least annually.
- ▶ If you are in an area at risk of flood understand how the business activities could be affected. Complete a detailed Flood Assessment which should include all vulnerable apertures into the premises such as doors, windows, air bricks, service ducts, boiler vents and cable entry points.
- ▶ Time is critical when a flood is predicted; therefore key personnel should be fully aware of their roles and responsibilities during such an event. As with any Business Continuity Planning, regularly rehearsing and stress testing the Flood Plan is essential.
- ▶ Ensure you have adequate resources on hand to deal with the consequences of flooding.
- ▶ Identify essential contacts for the emergency services, HSE, water authorities / EA, clean up contractors, key staff, chemical suppliers whose products are on site etc and your insurance broker/provider.
- ▶ Obtain a site drainage plan which should locate and identify drainage arrangements, water supplies, chemical tank storage and location of spill kits, drain blockers, etc.
- ▶ Complete an up to date inventory of chemical substances on site including quantities, data sheets, storage vessels, production areas etc; together with details of the emergency procedures for dealing with spillages, leaking containers, water run-off from firefighting etc.
- ▶ Detailed written and communicated safe evacuation procedures for staff and visitors.

The Plan should be kept up to date and reviewed at least every 2-4 years.



## Actions to Consider when a Flood is Predicted

When your premises are at imminent threat of flooding consider the following measures:

- ▶ Where possible relocate vulnerable plant, equipment, materials to a safe area. Special consideration should be given to high valued items and/or those critical to the continued operation of the business such as electronic equipment and records; paper archives; tooling/ patterns; stock, materials and work in progress particularly susceptible to damage such as paper, card, and soft furnishings. Vehicles needed to help recover following flood such as forklifts, plant trucks; tractor trailers and the like should also be considered.
- ▶ If a sump pump system is present, perform an operational check.
- ▶ Securely anchor any internal or external equipment likely to be displaced by high velocity, fast flowing flood waters. Moving of fixing such equipment will reduce the risk of further damage from floating debris.
- ▶ Safely shut down and isolate services and utilities within the premises including electricity and gas supplies, pumps, compressors, generators, fuel supply lines and tanks.
- ▶ Cover essential machinery and plant with large plastic sheets. Consider corrosion/rust preventative compounds and inhibitors.

Have available filled sandbags and other flood remediation measures around the premises to deploy at possible entry points and around essential plant and machinery.





## Actions Required after a Flood

Within a timely fashion and as soon as it is safe to do so, the emergency response team and other personnel should begin damage evaluation and salvage response procedures which can help limit the extent of interruption to the business. Notify your insurance broker/provider immediately following the flood as they will be able to provide further guidance and help in the clean-up of the premises and the selection of drying and dehumidification equipment suitable for areas of critical importance.

- ▶ Maintain existing fire and security protections at the premises and also consider whether additional short-term measures are needed to ensure the premises remains adequately protected against fire
- ▶ Contact utility companies to perform safety checks on essential services
- ▶ Notify key suppliers and customers
- ▶ Where contractors are appointed to assist with the salvage, clean-up and restoration operation ensure activities are completed in a safe manner and in compliance with standard Risk Assessment/Method Statement (RAMS) and Permit to Work (PTW), particularly in respect of the use of any Hot Work

During the restoration process consider the future risk of further flooding affecting the premises and interrupting business and take decisions to reduce this risk. For example:

- ▶ Avoid basement/below ground storage and production areas. If this is not possible, install appropriate, battery back-up automatic pump/sump systems.



- ▶ Replace conventional 'air bricks' with smart (self-closing) air bricks or at least deploy suitable air brick covers.
- ▶ Specifically designed plugs can protect ducts/service openings.

- ▶ Rebuild above predicted flood levels using structurally strong, non-porous materials in the building construction such as glass, ceramics, bricks and cement. Lightweight, composite panel construction buildings are often more susceptible to damage either from the insulation material becoming sodden and collapsing or from torrents of fast-flowing flood waters.
- ▶ Install approved non-return valves to drains, toilets, sinks, wastes and overflows; and bolt down sewer and drainage manhole covers.
- ▶ Avoid storing essential plant/equipment/materials below predicted flood levels.
- ▶ Re-position essential services such as electrical supplies, electronic controls and process equipment above the predicted flood level.
- ▶ Consider installing a Flood Alarm system.
- ▶ Use approved flood abatement measures such as flood barriers, boards and doors to keep water from penetrating the building. Ensure products satisfy the requirements of BS1188:2014 or BS EN13564.
- ▶ Flood/water proof the exterior envelope of the building at least to the level of predicted flood levels using suitable water repellent coatings and apply waterproofing treatments to the inner faces of the walls and floors (known as 'tanking').
- ▶ Consider constructing permanent landscaping such as earth bunds/mounds, curbs, ramps, etc. around the premises or at least critical buildings to redirect flood waters.
- ▶ Finally, update your Flood Response Plan.

If you would like to learn more about managing your risk, please speak to your Alexander Bonhill broker, visit us at [www.alexanderbonhill.co.uk](http://www.alexanderbonhill.co.uk) or call **0345 050 2105** for assistance.

This document contains general information and guidance only and may be superseded and/or subject to amendment without further notice. The document may not cover every risk, exposure or hazard that may arise.



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