



ALEXANDER BONHILL

Winter Risk Guide



Christmas jumpers, dark at 4pm, January sales in December... it must be winter.

Winter is a season that often brings with it increased risks. This is evident in the number of claims that our claims department handle during this season.

Because of this, we have compiled some of our risk guides to highlight precautionary measures that can be taken to help prevent making a claim.



Cold Weather Precautions

This time of year sees more claims regarding pipes bursting or freezing, along with slips and trips on frozen and icy paths. This guide gives precautions you can implement to abate this.



Escape of Water

A common cause of claims that is exacerbated at this time of year; when vacant properties and cold weather play havoc. Read how to prevent making a claim due to this.



Heating Precautions

As temperatures drop, and many workplaces turn up the thermostat, workplace heating systems can become a potential cause of fire. This guide centres on good practices and precautions that should be implemented.



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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 winter,

Alexander Bonhill



COLD WEATHER PRECAUTIONS

Weather extremes are becoming more common. Adverse weather such as snow and sub-zero temperatures can be a major hazard to all types of businesses. Water damage caused by a simple burst pipe following a hard freeze can damage plant and machinery, ruin stock and bring production to a grinding halt resulting in interruption to the business and possible loss of customers.

The potential for long term damage to the business should not be underestimated. The weather should be an issue of the greatest concern for those charged with looking after the welfare and viability of an organisation.

Proactive action now is better than reactive action when it's too late

Most of the guidelines provided in this section are little more than common sense and good business practice, yet many losses each year are caused by failure to implement the following simple measures.

Precautions

- ▶ Regularly attend to all areas of your building which might be affected by severe 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.
- ▶ Where necessary snow clearance and gritting of pathways, car parks and yard areas should be undertaken to ensure safe entry by employees, customers, suppliers and visitors – see notes to the right.
- ▶ Check that external lighting to yards, loading bays and means of access is sufficient, so allowing for safe working or access.
- ▶ Locate and record on a plan all pipe work, tanks, valves and stopcocks including the main stopcock and main electrical switches and boiler controls and ensure they all operate correctly. Importantly, make sure that instructions for their use in an emergency are prepared. Ensure that all keyholders have copies of the plan and are familiar with the operation of all controls.
- ▶ Have all water and central heating systems checked and tested periodically by a qualified plumber/heating engineer.
- ▶ Electricity supplies may fail – consider installation of an emergency generator.



- ▶ Make sure all pipes are protected from freezing by taking the following simple measures:
 - Install at least 25mm thick, good quality, non-combustible, securely fixed lagging to pipes to resist overnight ‘snap frosts’.
 - Heating either the entire premises or specific vulnerable areas. Leave heating on when freezing conditions are predicted and when premises are shut down for weekends or longer periods, particularly during holiday periods. Where frost-stats are not installed, heating should maintain a constant temperature of at least 5°C.
 - Consider the installation of trace heating (electrical heating tapes) on pipes remote from heated areas in roof spaces and outside buildings.
 - Simple and inexpensive automatic water control valves can be used to detect bursts or exceptional flows and act to automatically cut off the mains water supply.
 - Wherever practical, drain down tanks and pipes in vulnerable areas when not in use.
 - Install immersion heaters in storage tanks.
 - Isolate and drain down water systems whenever buildings are left unoccupied or shut down without any form of heating.
 - Sprinkler installations - unless your system is specifically designed as an alternate or dry pipe system it is vital that areas protected by sprinklers are heated to 5°C.

Frozen and Burst Pipes: Emergency Action

IF PIPES FREEZE

- ▶ Isolate the frozen pipe by closing the stopcock or feed from the mains or tank.
- ▶ Water leakage is possible so protect wiring, machinery or stock in the immediate vicinity.
- ▶ Open the tap nearest to the frozen section.
- ▶ Use a gradual heat source such as a hot water bottle or hair dryer against the pipe or raise the temperature of the surrounding area by space heating.
- ▶ Do not heat by blow lamp, electric hot air gun or similar high output heating units as sudden application of heat will cause the pipe to burst.
- ▶ Remember, never use a naked flame.

IF PIPES BURST

- ▶ Isolate the mains water supply at the stopcock.
- ▶ Switch off the electrical supply into the building or to the affected area.
- ▶ Open doors and any internal or external drains to allow water to run away freely.
- ▶ Raise as much property as possible from wet areas of floors or beneath burst to allow the drying out process to begin.
- ▶ Call an emergency plumber

EMERGENCY PLANNING

There is always the danger of unforeseen incidents. Therefore, every business should have an emergency plan. This will be a series of contingency measures designed to restore normal operations as quickly as possible. Every plan should include the following key elements:

- Ensure early detection by daily inspection of the premises particularly during shutdown periods.
- Pre-plan the best methods of drying out and clearing the premises.
- Compile a list of emergency telephone numbers: Insurance Broker; Plumber; Builder/Roofing Contractor; Drainage Contractor; Power Generator and Pumps provider. Provide a copy to all keyholders and ensure that these details are kept off-site.
- Develop a full disaster recovery and business continuity plan to minimise any interruption to your business.

Further information

Water Control Valve

www.floodcheck.co.uk

Weather Forecasts & Warnings

www.metoffice.gov.uk/weather/uk

www.bbc.co.uk/weather

www.accuweather.com/ukie



ESCAPE OF WATER IN RESIDENTIAL PROPERTIES



Proactive action now is better than reactive action when it's too late

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.
 - ▶ 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.
 - ▶ 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.
 - ▶ If possible, ensure the property management can access any of the properties when an incident has been identified and deal with it.
 - ▶ 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.

Companies supplying such specialist services and systems include:

Aqualeak Detection Limited www.aqualeak.com

LeakSAFE Solutions Limited www.leakSAFE.com

Polygon Group www.polygongroup.com

Waterguard Services Limited www.waterguard.co.uk





HEATING PRECAUTIONS

A potential cause of fire in the workplace stems from the heating system. Fire can be caused by heating that is either inappropriate for the premises or poorly maintained, or from poor housekeeping practices around heating system itself.

Good Practices and Precautions

The owner/occupier of every workplace has a legal responsibility (under the Regulatory Reform (Fire Safety) Order 2005 or Fire (Scotland) Act 2005 to undertake a Fire Risk Assessment. Heating systems and all points noted below should always be considered as part of this assessment.

- ▶ The use of portable LPG, paraffin heaters, especially fan assisted space heaters or open bar radiant heaters in the workplace significantly increases the risk of fire. Robust management controls are necessary where these types of heaters are being used. Fixed electric infrared heating appliances or fixed oil/gas fired heat exchangers are recommended as an alternative to the above. If portability remains a requirement then electric linear quartz heaters or oil filled radiators are acceptable alternatives.
- ▶ All heating units should be kept clear of storage (in particular combustibles) by one metre, ideally with a barrier or hatched lines of demarcation.
- ▶ Combustible items should not be stored on top of electrical storage heaters. To prevent such storage the heaters should have a sloping wire mesh guard fitted at a minimum distance of 100mm above the heater.
- ▶ Boiler rooms should be kept clear of any combustible storage and the door to the boiler room kept locked unless access is required for servicing.



- ▶ For oil fired installations, an automatic fire valve should be fitted on the fuel supply line as close to where it enters the building as practicable. The fire valve should be automatically operated by use of a heat sensitive device e.g. a fusible link or fusible solenoid fitted above the burner to the heat exchange unit. Storage of the fuel e.g. oil should be external, in a storage tank with a bund capable of holding 110% of the contents of the tank, or within a double insulated (internally banded) tank.
- ▶ For gas fired installations, a quick action isolation valve on the incoming gas supply to the boiler, installed adjacent to the entrance/exit door to the boiler room should be installed, so that in the event of an emergency the supply can easily be shut off.
- ▶ All fuel carrying pipes (including underground) should be regularly inspected and maintained to reduce potential for corrosion and escape of fuel.
- ▶ Considerable heat can be generated by the products of combustion that pass to the atmosphere via the boiler flue. Therefore combustible materials should not be kept within 50mm of the heater flue. Where the heater flue passes through a floor, ceiling, wall or partition that contains combustible materials the material should be cut back to provide a 50mm air gap around the flue. Where the heater flue passes through the roof where combustible materials or insulation is present a proprietary fire-resisting sleeve or collar should be fitted.

- ▶ All heating systems should be serviced and maintained in line with manufacturer's guidelines.
- ▶ Waste fuel heating systems present a higher fire risk and require more specific controls in addition to those noted above:
 - Only proprietary waste fuel heating systems are to be used.
 - The heat exchange unit should preferably be sited external to the building or within an individual fire compartment.
 - Waste fuel is to be kept in a clear designated storage area remote from the heating unit.
 - The fuel loading hatch is to be kept in a secure closed position unless loading fuel.
 - The heating unit must not be overloaded with fuel.
 - The heating unit must not be left to run when the premises are unattended and therefore only sufficient fuel should be loaded to generate heat until close of business.

- Where a direct feed of waste fuel is present, a suitable automatic fire damper system should be installed on the feed to prevent fire travelling back into the waste fuel store.
- Where the fuel used is solid, such as wood or wood waste, the heater unit should be extinguished prior to the premises being left unattended, any ash/embers cleared from the heater is to be placed in a metal receptacle, removed from the premises, kept clear of the building by at least 5 metres and doused with water to ensure it is extinguished and disposed of separately from any other combustible waste.

Further guidance

Government Fire Safety Guidance

www.communities.gov.uk/fire/firesafety/firesafetylaw
(England & Wales)

Health & Safety Executive www.hse.gov.uk

If you would like to learn more about managing your risk, please speak to your broker, visit us at 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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