

Winter

An Aviva Risk Management Solutions guide

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Welcome to winter

Brought to you by Munro-Greenhalgh Limited, together with Aviva, this risk management bulletin covers some of the key issues employers and business owners need to be aware of at this time of year.

Whilst Covid-19 will continue to dominate the headlines it's important not to lose sight of some of the key issues employers and business owners need to be aware of at this time of year.

In this risk management guide you'll find information on common risks, from extreme weather damaging buildings and causing dangerous surface and driving conditions, to keeping your buildings dry during the cold season. Plus, in each section there are links to more detailed information and risk assessment checklists, which you can tailor to your business. We'll help you see how prepared you are for potential challenges, and what further steps are needed to make sure your business isn't left out in the cold this winter.



Impact on buildings

It's important to consider how heavy snowfall, freezing temperatures and strong wind chills might affect your business premises.

For example, a 1cm-thick, 10m-square area of freshly fallen snow at 4°C weighs around 100kg – which could potentially cause a lot of damage to your buildings. And as it compresses and freezes, it can weigh even more.

Here are some of the risks to look out for:

- snow and ice on a roof can create vertical and horizontal forces through the structure, causing the roof, walls and canopies to deflect, bow or collapse
- snow and ice can impair louvred ventilation systems and roof lights
- ice can seal venting systems shut, and the weight of snow can stop explosion relief vents from opening
- fluid-filled services or equipment, and sprinkler piping, can freeze if left exposed
- unheated buildings are vulnerable to freezing
- roof drainage systems can become blocked or plugged by ice and snow
- melting snow combined with rainfall can easily overwhelm building drainage systems and those in the surrounding area, which can result in localised flooding.

Here's a link to our website for more information about the risks from snow:

[How the weight of snow can affect buildings](#)





Storm damage

High winds and heavy rain can cause damage to properties, and flying debris poses a risk to your buildings, vehicles, and any people caught out in the storm.

Building maintenance carried out by skilled, competent people is the best line of defence against extreme weather. It helps prevent the elements penetrating walls and roofs to cause further damage to stock and interiors, and can stop tiles, signage and other exterior fixtures contributing to flying debris.

See our guide below to keeping your building in a good state of repair, including a checklist of updates you may need to make:

[Windstorm – Protect your buildings](#)

Slips, trips and falls

Slips, trips and falls are a common cause of injury at work, and water, ice and wet leaves in winter increase the risks even further – both inside and outside your business premises.

The injuries caused by trips, slips and falls not only affect the individuals involved, but can also mean losses for your business through customer claims, employee absence and bad publicity.

Our guides below explain how accidents can be avoided and what to do to improve claims defensibility, plus there's a winter risk assessment checklist you can tailor to your business. You may also be interested in GRIP, a footwear rating scheme developed by the Health and Safety Laboratory. It uses rigorous scientific testing to measure and grade the slip resistance of footwear, helping you choose the most appropriate type for your working environment.

[How to prevent slips, trips and](#)

[Understanding GRIP ratings](#)

[Claims defensibility](#)



Flooding

Flooding can cause big problems for your business, from damage to property, stock and equipment, to employees and deliveries left stranded in flood-affected areas.

Too often the consequence is that businesses are unable to supply their customers, and may not recover to pre-loss levels for many months or years – if at all.

It's not always possible to eliminate the risk of flooding altogether, but there are lots of steps you can take to reduce the risks, limit damage and improve your business's recovery time.

[Managing flood risks to your business](#)





Winter and adverse weather driving

The winter months bring icy roads, heavy rain, low sun and increased hours of darkness, increasing the risks associated with driving. So if you need to drive for work, it's important to understand the hazards and implement controls to reduce the likelihood of being involved in a collision.

As well as injured staff and vehicle damage, harsh driving conditions can lead to other losses for your business too – like vehicle breakdowns, impacts on deliveries, claims from other road users involved in collisions, and longer journey times.

Our Loss Prevention Standard provides advice and guidance to assist your business and drivers to stay safe on the roads this winter, with information on journey planning and driving in adverse weather conditions such as rain, floods, snow, ice and fog.

[Advice for driving in adverse weather](#)





Water leaks

Water leaks cause untold damage and disruption to many and are our highest frequency property claim – accounting for approximately a third of all claims by value. So knowing what to do in the event of a water leak or a frozen pipe can ensure you're prepared and can help mitigate the damage. Even better, carrying out simple checks, ensuring good accessibility to your plumbing and isolation points, being proactive with your maintenance and understanding available leak detection technology, can help prevent incidents altogether.

Use our risk management guide to review and understand possible risks, which will help avoid any interruptions to your business.

[Water leak guide](#)





Help minimise risks with our Specialist Partners

We have a wealth of experience in helping customers protect their business. Not only do we provide insurance, but we provide a vast menu of other products and services to help prevent accidents and losses happening.

As an Aviva policyholder, these products and services are available to you at discounted prices, helping to create and maintain an environment with reduced risk.

From fire to escape of water, security to motor, health and safety to business resilience – all our partners are well established with a pedigree in the risk management sector.

[Specialist Partner guide](#)



Supporting you through COVID-19

We want to keep you up to date throughout the pandemic and beyond. As the crisis unfolds, we are continually producing new COVID-19 resources, from Loss Prevention Standards to webinar content and podcasts.

Our Specialist Partners also offer a range of products and services that can help you get back to business safely.

[Covid 19 Specialist Partner](#)



Staying protected with Aviva

Risk is a factor in every organisation. The form it takes varies from sector to sector and business to business, but it's a constant that demands serious consideration.

Our team can work alongside you to understand, analyse and help to minimise the threats and exposures that arise in any business, and put into action sensible measures to control them.

Take a look at the sectors and wide range of risks Aviva Risk Management Solutions can address to protect businesses from uncertainty.

Support includes:

- Loss Prevention Standard Library
- Webinars
- Virtual Risk Management
- Back to Business podcasts

[Aviva Risk Management Covid-19 hub](#)

[Aviva Risk Management guides](#)

[Aviva Risk Management Solutions](#)



This document contains general information and guidance. It is not intended to be specific advice and should not be relied on as such. It may not cover every risk, exposure or hazard that may arise and we recommend that you obtain specific advice relevant to your circumstances. We accept no responsibility or liability in respect of any person who may rely upon this document.

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