

WATCH OUT FOR WINTER

FOR COMMERCIAL
POLICYHOLDERS



STERLING
Looking after tomorrow

This leaflet is provided to give you practical risk management advice to help reduce and control weather related incidents and damage at properties that you own or may occupy.

In this leaflet we have included a selection of possible risk improvements which, if appropriate to your business and properties, may help you take further steps in preventing what you will appreciate is a very unpleasant experience.

Building Occupied by Tenants:

- Make sure that exposed water pipes and tanks in the loft are adequately insulated. Do not insulate underneath water tanks so that the warmth from below will help prevent the water from freezing
- Promote the constant use of heating i.e. 24 hours per day, during severe freezing temperatures
- It's a good idea to test the stop valve regularly and label it so that your tenants are aware of it's location in the event of an emergency and make sure they can turn it on/off with ease.
- Repair dripping taps. It's usually just a simple washer that's needed
- A constantly dripping overflow pipe is a sure sign that your system requires some maintenance. Have it checked out immediately by a qualified plumber
- Make sure that the entire heating system is checked throughout on a regular basis – not just the boiler
- Consider the installation of frost-stats
- Seriously consider the installation of a leak prevention and detection system (see over).



Owner Occupied Buildings:

- Water pipes and water tanks in unheated parts of the building should be adequately insulated
- Check that cold water storage tanks, heating system expansion tanks and toilet cisterns are of a type which will overflow to the open, the pan, or a suitable drain if they become too full
- Inspect your cold water tank regularly and if it is metal, make sure it is not corroding
- Know where your main stop valve is located and make sure you can turn it on/off with ease
- It's a good idea to test the stop cock regularly and label it so that your staff are aware of it's location in the event of an emergency.

When the property is temporarily unoccupied:

- If you or your tenants plan to go away, no matter how short a period, leave the heating on – constantly at 15 degrees particularly if a cold spell is predicted
- If applicable, leave the loft hatch open to allow warm air to circulate into the loft space when the premises are left unused for a few days
- If the property is to be left for a long period, isolate and drain the water supply.

Follow these simple steps should you or your tenants experience a burst pipe:

- Turn off the water supply at the main stop valve
- Contact a qualified plumbing and heating engineer for assistance

If you should locate a frozen pipe, NEVER use a naked flame to thaw it out. A hot water bottle or hairdryer on low heat will assist in achieving a gradual defrost, always starting from the end nearest to the tap.



Advice on preventing 'trips and slips'

As the arrival of winter brings the possibility of snow and ice, we have put together some useful advice to business owners on their legal responsibilities during periods of freezing temperatures.

It is important for businesses to take reasonable measures to prevent slips and falls as a result of snow and ice. A common misconception is that it is not the responsibility of the business to clear any snow or ice and they cannot be held liable for failure to clear, as it is a natural hazard. However the true position is that a business can be held liable for 'failing to act reasonably'.

The Highways Agency and local authorities have responsibility to clear public pathways and highways; but car parks, pavements and other privately owned areas can be the responsibility of the business owner, landlord or property owner depending on what agreements are in place.

Some examples of what is deemed reasonable include:

- Provision of grit/salt, shovels and clearance personnel
- Policies, procedures and arrangements for controlling the risks e.g. reducing the size of the car park in adverse weather, pre gritting/salting, post gritting/salting, establishing cleared high traffic routes, posting warning signs
- Practising the above policies and procedures
- Temporary cessation of activities that put persons at increased risk
- Ensuring snow removal includes the removal of ice surfaces
- Regular recorded inspections of relevant areas
- Documented logs of the controls implemented
- Consider posting bulletins on local radio
- Warning persons exiting the premises to be careful

In the interest of employee safety and also to minimise interruption, it can be useful to enable remote access to employees so that they can work from home. This can be fairly quick and easy to implement and employees will appreciate employers concern for their well being.

Leak Prevention & Detection Systems

Water leak prevention and detection systems are becoming increasingly popular and thereby more cost effective. Systems can start with a simple shut off valve that can be operated by the flick of a switch, to a more sophisticated system that can be set to monitor your regular flow of water in terms of volume, which will then shut off the main water supply if this is exceeded.

We would strongly recommend that you consider the installation of one of these devices, even more so if the premises are not occupied on a regular basis. If you have been unfortunate to have experienced the aftermath of a burst mains water pipe, you will know only too well the benefits of fitting such devices.

Details of water leak prevention and detection systems and approved suppliers are:



- LeakSafe Solutions www.leaksafesolutions.com 0844 848 0488

DANTAET^{Ltd}



- Dantaet Ltd www.dantaet.dk/uk 01844 274213 or 01278 684984

Useful contacts:

Chartered Institute of Plumbing and Heating Engineering -
www.ciphe.org.uk

The Association of British Insurers (ABI) - www.abi.org.uk

Sterling Insurance Company Limited is registered in England and Wales under number 498605. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under register number 202012. It is a member of the Financial Ombudsman Service and the Financial Services Compensation Scheme.