



WINTER PRECAUTIONS - PROPERTY

RISK MANAGEMENT GUIDANCE

Introduction

Freezing winter temperatures can present serious hazards to people, vehicles and property, and unfortunately colder periods are becoming increasingly common. In early 2019, temperatures plummeted as low as -15°C in some parts of Britain and in March 2018 the 'Beast from the East' gripped the UK, bringing with it up to 50cm of snow in higher areas. This brief guidance note has been produced to highlight some of the potential issues during the winter period, and to provide guidance on how to prevent such losses occurring during this time.

The Issues

Extreme weather and freezing winter temperatures are almost certain to cause a number of major losses this winter. In addition, other more minor losses are likely to occur where prevention measures have not been implemented.

A very common occurrence during periods of extremely cold weather is an escape of water loss, which is among the leading causes of property claims. Prolonged periods of very low temperatures can lead to pipes freezing and bursting, which can have serious consequences for customers. It will often leave a business without water and electricity, and facing costly repair bills. Other potential issues can include roof leaks and blocked gutters resulting in water ingress and associated damage.

These minor incidents can cause major interruptions costing valuable time and money. In most cases these incidents can be prevented by implementing some appropriate measures.

Next Steps

The remainder of this document will highlight some simple and practical precautions that can be taken to minimise the risk of damage occurring to properties during the winter period. A supplementary example winter checklist for property owners to complete, accompanies this guidance document.

Escape of Water

Where possible, an adequate level of heating (minimum 4°C) should be maintained to prevent the freezing of water pipes and tanks. Where adequate heating cannot be maintained, or in unheated areas, all water pipes and tanks should be lagged with good quality lagging. Where appropriate, pipes should be trace heated. Ideally, portable heaters should not be used.

Inspections should be undertaken to ensure that pipe and water tank lagging is adequate. Roof spaces and areas where pipework could be exposed to low temperatures should be given appropriate attention. Inspections should take place before the start of winter and all exposed pipework should be insulated.

Any external water taps should also be protected with insulation to protect them from frost.

It is good practice to ensure building plans that highlight the location of stopcocks are available to ensure the water supply can be quickly turned off in an emergency.

If a pipe is frozen, isolate the pipe by closing the stopcock on the feed from the tank or main. Blowlamps or any form of naked flame should never be used to thaw a frozen pipe. Always ensure that contents which might be damaged by thawing water are protected or removed before thawing.

Consideration should be given to installing water loss detection alarms and shut-off valves around sensitive computer equipment or plant. Such alarms should be monitored 24/7.

Heating Systems

All heating systems should be inspected and maintained under a full maintenance contract.

Heating systems should be left on to ensure the ambient temperature of the building is high enough to prevent the possibility of water pipes freezing. We would recommend a minimum temperature of 4°C is maintained. Frost thermostats should be fitted to ensure that boilers and heating systems automatically come on in colder periods.

Building Maintenance

Regular inspections should also be made to ensure the buildings are in good order.

Roof spaces should be inspected to ensure insulation materials are in good condition and correctly installed.

Ensure maintenance contracts are implemented to ensure that rainwater downspouts and gutters are clear and fallen leaves and debris are removed. This will reduce the risk of blockages and subsequent overflowing of water into the building.

Sprinkler Systems

Ensure that automatic sprinkler systems are fully maintained. Alternate sprinkler installations should be switched to air during the winter months (November to May).

Ensure that heating is provided in the sprinkler valve room.

Unoccupied Buildings

Where buildings are permanently unoccupied, we recommend that all water pipes, tanks and heating systems should be drained and water supplies disconnected.

Where buildings are temporarily unoccupied, heating systems should be kept on.

Extreme Weather Events

You should always keep track of severe weather warnings, however in winter months this is even more important.

The Environment Agency is the primary source of information and advice for areas liable to flooding. If available, register with the Environment Agency Floodline for early warnings of flood threats. <https://www.gov.uk/government/organisations/environment-agency>.

Check that all basement areas are provided with adequate drainage. Where required, sump pumps should be professionally installed.

Stock, machinery and other contents that are susceptible to water damage should, where possible, be stored on upper floors. Where this is not practical, store as much as possible on pallets or racking in order to reduce the possibility of damage.

In case of high winds, inspect trees which are close to the buildings and remove any unsafe trees and branches.

Ensure a plan for safe methods of snow removal from roofs is in place, especially if the property is on higher ground. Clear accumulations of snow before they reach unsafe loading.

Always inspect your buildings for damage after any weather related incident, and carry out any necessary remedial work as soon as possible.

For clarification or further information please contact –

Protector Insurance UK Risk Management Team

Risk@protectorinsurance.co.uk

Disclaimer:

Please note that the Information contained herein has been provided to you for general information purposes only and is considered confidential and/or privileged information, which you must not distribute to any third party, in whole or part, without Protector's express written permission. Whilst all reasonable care has been taken to ensure that the information in this document is comprehensive and accurate, Protector makes no representation, warranty or undertaking, express or implied, as to the accuracy, reliability, completeness or reasonableness of the Information. Any assumptions, opinions and estimates expressed in this document constitute Protector's judgment as of the date thereof and are subject to change without notice. Any projections and/or proposed risk mitigating solutions contained in this document are based on a number of assumptions as to existing risk conditions and there can be no guarantee that any projected outcomes will be achieved, nor that no other risks exist. Protector does not accept any liability for any direct, consequential or other loss arising from reliance on the contents of this document, and provides no guarantee that recommended remediation measures supersede, or replaces any statutory obligations.