

Winter Weather Precautions

Understanding the Risk

Every winter, businesses suffer millions of pounds worth of damage caused by adverse weather conditions.

The term 'winter weather' embraces a wide range of natural conditions, which may result in significant loss or damage to your premises and cause a serious interruption to your business.

This guide deals with the main weather conditions which give rise to potential damage, and sets out practical steps which can help reduce the risk of damage, and help minimise the cost of any damage that does occur:

- Freezing temperatures, causing bursting of water pipes and tanks
- Storm
- Flooding
- Snow

Controlling the Hazards

The following precautions and measures should be taken to control the risks:

Burst Water Pipes and/or Tanks

- Where possible, maintain an adequate level of heating (minimum 4 degrees Celsius) to prevent the freezing of water pipes and tanks. Heating systems should be regularly serviced prior to the onset of winter. Install thermostats and frost stats if not already in place.
- Where adequate heating cannot be maintained, or in unheated areas, all water pipes and tanks should be adequately lagged with good quality lagging to BS8558: 2015 - Guidance to the Design, Installation, Testing & Maintenance of Services Supplying Water for Domestic use Within Buildings and their Curtilages or trace heated where practical.
- Ideally, portable heaters should not be used; if there is no alternative, they should only be used in accordance with the guidance given in the AIG RiskFix guide Portable and Transportable Space Heaters.
- Ensure that building insulation is in place, windows are not broken, and openings are sealed.
- If the building is to be unoccupied for a lengthy period of time (i.e. over a holiday period) and it is not practical to maintain the heating system, turn off the water supply and drain the water system. Regularly inspect or arrange inspection of any unoccupied premises.



- Ensure that all stopcocks are in working order, can be turned on and off safely and that all relevant staff know their whereabouts. Find out how to drain the system. Repair leaking taps by fitting new washers.
- Consider the installation of water loss detection alarms and shut-off valves, particularly to protect sensitive computer equipment or plant. Such alarms should be linked to an alarm receiving centre.
- Sprinkler installations need special attention and any specific instructions and maintenance requirements should be followed. Please refer to the AIG RiskFix guide Automatic Sprinkler Systems - Winter Precautions.
- Ensure any temperature sensitive materials are adequately stored.
- Air conditioning units can produce large volumes of condensed water. For externally mounted units, this is generally not a problem, but the small units often fitted internally to computer/communications areas can cause serious problems, as their drain lines can easily be disconnected accidentally.
- If a pipe does freeze, always isolate the pipe by closing the stopcock on the feed from the tank or main. NEVER use blowlamps or any form of naked flame to thaw a frozen pipe.
- Before you start to thaw the system, do what you can to protect or remove contents which might be damaged by thawing water running from a burst.

Storm

- Keep track of severe weather warnings.
- Check that buildings are sound and in good condition, including doors, windows and skylights.
- Inspect trees which are close to the buildings. Remove unsafe trees and branches.

Flooding

- The primary source of information and advice for areas liable to flooding are:
 - **England: the Environment Agency (EA):** <https://www.gov.uk/government/organisations/environment-agency>
 - **Wales: Natural Resources in Wales (NRW):** <https://naturalresources.wales/?lang=en>
 - **Scotland : Scottish Environment Protection Agency (SEPA):** <https://www.sepa.org.uk/>

If available, register with the relevant agency for early warning of flood threats.

- Check that basement areas are provided with adequate drainage. Where necessary, proprietary sump pumps should be professionally installed.
- Stock, machinery and other contents which 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.

Snow

- Plan for safe methods of snow removal from roofs. Clear accumulations before they reach unsafe loading.

General

- Arrange an annual inspection and maintenance contract to ensure roofs, flashings, gutters, downpipes, drains and gullies are in good condition and free from blockages.
- Plan for weather-related incidents:
 - Prepare an emergency plan, to include preventative measures
 - Establish an emergency response team
 - Ensure that your business continuity plan is up to date and covers weather-related incidents
 - Ensure critical documents and data are safely stored
 - Maintain an up to date list of emergency contacts
 - Consider providing generators as back-up power supplies for any critical operations.
- Inspect your buildings for damage after any weather-related incident, and carry out any necessary remedial work.

For further information please contact your local AIG Risk Engineer.

www.aig.co.uk

BELFAST

Forsyth House
Cromac Square
Belfast BT2 8LA
Tel: 02890 726002
Fax: 02890 726085

CROYDON

2-8 Altyre Road
Croydon, Surrey CR9 2LG
Tel: 020 8681 2556
Fax: 020 8680 7158

LEEDS

5th Floor Gallery House
123-131 The Headrow
Leeds LS1 5RD
Tel: 0113 242 1177
Fax: 0113 242 1746

MANCHESTER

4th Floor, 201 Deansgate
Manchester M3 3NW
Tel: 0161 832 8521
Fax: 0161 832 0149

BIRMINGHAM

Embassy House
60 Church Street
Birmingham B3 2DJ
Tel: 0121 236 9471
Fax: 0121 233 3597

GLASGOW

Centenary House
69 Wellington Street
Glasgow G2 6HJ
Tel: 0141 303 4400
Fax: 0141 303 4440

LONDON

58 Fenchurch Street
London EC3M 4AB
Tel: 020 7954 7000
Fax: 020 7954 7001

American International Group, Inc. (AIG) is a leading global insurance organisation. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.

American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register (www.fca.org.uk/register).

