



Winter risk management bulletin

Retirement
Investments
Insurance
Health



garratts
since 1877
corporate insurance brokers

Contents

- Welcome to winter 
- Impact on buildings 
- Storm damage 
- Slips, trips and falls 
- Christmas 
- Flooding 
- Winter driving 





Welcome to winter

Brought to you by Garratts Insurance Brokers, 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.

You'll find information on common risks, from extreme weather damaging buildings and causing dangerous driving conditions, to keeping your staff safe at the Christmas party. 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's 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 louvered ventilation systems and roof lights**
- **ice can seal shut venting systems, 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](#)



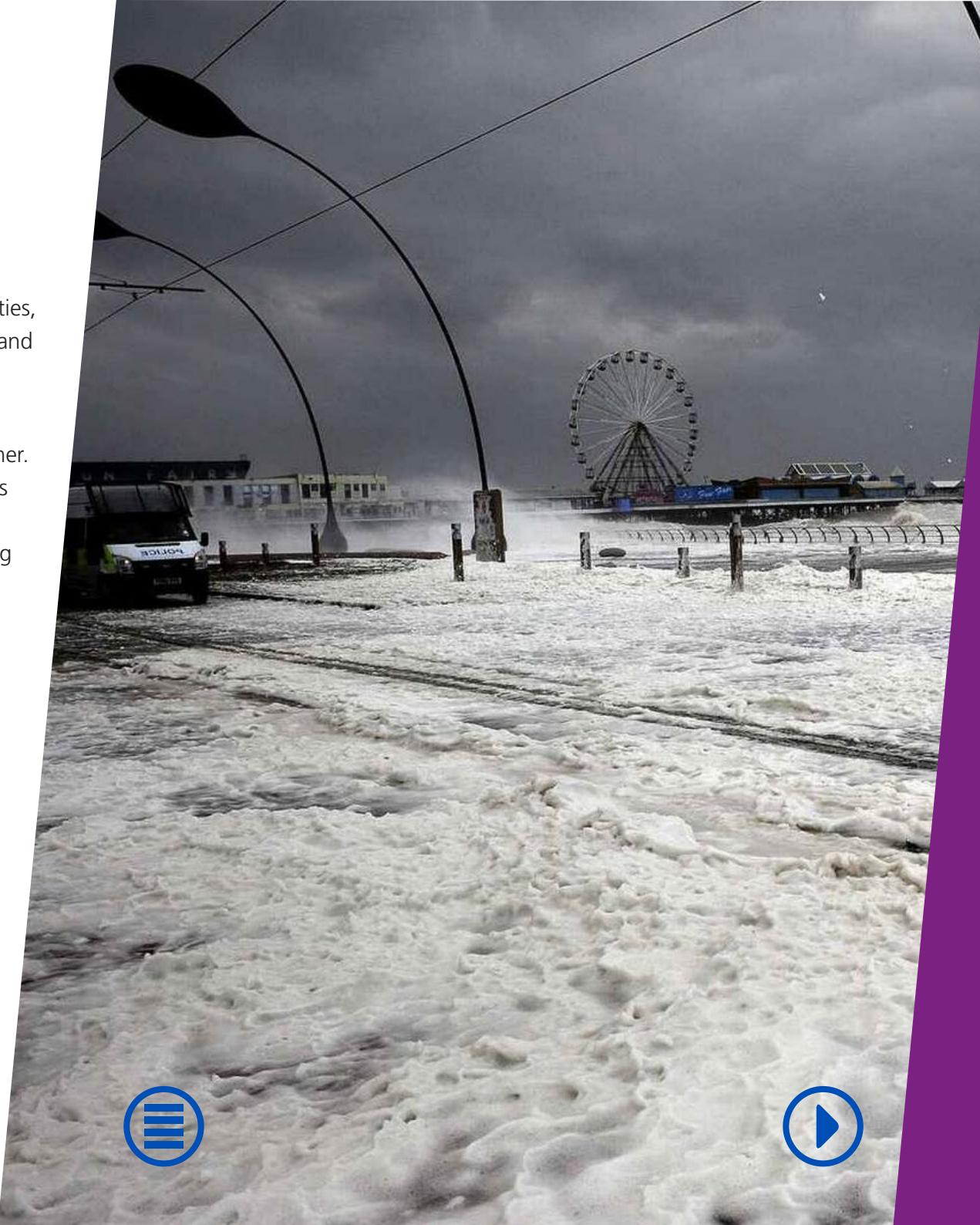
Storm damage

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:

[Protect your buildings](#)





Slips, trips and falls

Slips and trips 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's 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 guide below explains how accidents can be avoided, 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 falls](#)

[Understanding GRIP ratings](#)



Christmas

Nobody wants to be a health and safety bore at Christmas, but there are a few added risks you'll need to be aware of to make sure accidents and misconduct don't ruin the fun.

From decorations blocking your sprinkler systems to faulty fairy lights, you'll need to carry out a risk assessment to keep employees and customers safe. And if you're having a Christmas party, you may also need to consider the impact on employees from different cultural and religious backgrounds, and make sure staff understand what standards of behaviour are expected of them, even after a few drinks.

Use our handy checklist to make sure the festive season runs smoothly in your workplace:

[Christmas decorations and party checklist](#)



A photograph showing a road sign with the number '10' partially submerged in floodwater. The water covers the base of the sign and extends towards the horizon. In the background, there's a bridge and some trees. The sky is clear.

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 driving

From icy roads to more hours of darkness, the risks associated with driving increase over the winter months. So if your employees need to drive for work, it's important to understand the risks and try to reduce the likelihood of them being involved in an accident.

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

Our help guide below gives a range of tips for staying safe on the roads this winter, and our risk assessment form covers the additional things you'll need to consider, like route planning and vehicle checks.

[Advice for driving in adverse weather](#)





To find out more, please give us a call on 01772 555585
or reply at jgrindley@garrattsinsurance.co.uk

| Retirement | Investments | Insurance | Health |

If you do not wish to receive information from us about goods and services which we feel may be of interest to you, please contact us on the details shown above.

Garratts insurance Brokers Limited Registered No. 4384194 Registered Office: 2 Camden Place, Preston PR1 3JL

Authorised and regulated by the Financial Conduct Authority.

Aviva Insurance Limited, Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

garratts
since 1877
corporate insurance brokers