



WHAT TO THINK ABOUT WHEN PLANNING FOR WINTER

Flood or service failure

Freezing conditions can cause a variety of problems ranging from the failure of public utilities to burst pipes and flooding which could prevent you working from your usual premises.

What you can do: Preventative measures include regular servicing of utilities, dealing promptly with problems like dripping taps, making sure pipes are insulated and keeping the heating on during freezing conditions. If the worse should happen, ensure that you have a contingency plan that enables you to work temporarily from another location.

Insurance Tip: Make sure you have appropriate business interruption cover in place and ask for input and advice from your broker and insurer.

Slips and trips

You're responsible for providing a safe environment for your staff and any visitors that you have to your premises, so you must ensure that you do everything you can to make sure they don't slip or trip when entering or leaving your building, as it could come back as a claim against you if you haven't taken certain things into account, such as slippery ice at the entrance that could cause a fall.

What you can do: Sign up for severe weather alerts so that you are prepared for any extreme weather that could be coming your way, buy grit or salt in advance so you have it ready for when you need it, clear snow and ice as soon as possible, establish safe access routes in and out of your building/s, make use warning signs and cordon off problem areas.

Insurance Tip: Always document what you do – it'll stand you in good stead in the event of a claim.

Travel problems

Ensuring that your employees can get where they need to be can be a real struggle during the winter months, due to extreme fog and gloomy skies, snow and sleet and the icy roads which make driving more hazardous, increasing journey times, which often may put pressure on your staff.

What you can do: Make sure you promote good car maintenance to your staff and suggest that all employees keep water, a flask, non-perishable food, a blanket or warm clothing and a portable charger for their mobile phone in the car and make arrangements so that key staff can work from home where feasible.

Get advice: To find out how we can assist you and your business, you can contact us on **03330 107189** or email christie@christieinsurance.com