



## Winter Loss Prevention

This document is published as part of our commitment to helping policyholders to reduce the risks to which their businesses are exposed and to safeguard their future.

Previous titles in this series include:

- Beating the hi-vis highwayman (for commercial vehicle operators)
- Avoiding cargo crime (for anyone who ships goods)
- Incorporation of trading conditions (for hauliers, forwarders and warehouse keepers)

For copies of these, or for more help with this or any other risk control or loss prevention topic, ask your insurance broker to contact your local NMU office or to call our Risk Control team on 0121 236 6550.

### Some Practical Advice on Avoiding Damage Caused by Burst Pipes

As the nights draw in and another disappointing British summer comes to an end, it is important to remember that with the changing seasons come new risks to your business. Every winter, millions of pounds worth of damage is done, both domestically and commercially, through frozen and burst pipes. Whilst a frozen or burst pipe in the home may be inconvenient and costly, a burst pipe could potentially cause irreparable damage to your business.

The true cost of water damage in the work place is not always immediately obvious. The initial consequence of a burst pipe will be damage to stock, electrical equipment and machinery; and direct costs will be incurred for plumbing repairs and clean-up and salvage activities. But beyond that, you may also suffer a loss of client confidence through late deliveries and you may even permanently lose clients to competitors.

There are, however, several cost-effective, simple and quick steps that can be taken to avoid such risks:

- ✓ Ensure that all stock is clear of the floor by at least 100mm and not touching the roof or side walls of the building.
- ✓ Insulate water tanks on all sides, but not underneath – this will allow warm air to circulate.
- ✓ Familiarise yourself and your staff with the location of your stop-cock and ensure that everyone knows how to turn it off in an emergency.
- ✓ If you are not operating over weekends or are having an extended Christmas break, it may be worth leaving the heating on low.
- ✓ Identify possible 'freezing risk points' in your system, these include areas where it is particularly draughty.
- ✓ If you have outside taps, isolate and drain them if they are not going to be used.
- ✓ Fully lag all pipes, especially those in exposed or unheated areas, and ensure that insulation is replaced as soon as it starts to show wear and tear.
- ✓ Regularly run taps that are served from exposed pipe work.
- ✓ If your building is fitted with sprinklers, seek professional advice from the installation or maintenance company.

### Other Factors to Consider

As winter approaches, there are a couple of other things to remember:

- ✓ Make sure that gutters and drainage systems are inspected and cleared of any obstructions, leaves or other debris.
- ✓ Take care to ensure that combustible materials are kept a safe distance away from heaters.