

LADBROOK INSURANCE

PREPARING

FOR WINTER



# EXECUTIVE SUMMARY

**This guide has been produced by Ladbrook Insurance using information drawn from many insurer sources. Ladbrook are an independent insurance broker, specialising and only working with charities, community and voluntary groups and social enterprises.**

It is always a hard one to predict, the great British weather! We all know it too well but being prepared for the worst will benefit your organisation, charity, social enterprise, volunteers and the community regardless of the outcome.

The winter months are a time where more things can go wrong in your building. We look at the impact of bad weather on the fabric of the building and also the wider impact it can have on your activities.

In recent years, we have seen several storms cross our paths, causing damage and repercussions not limited to the fabric of buildings but disrupting the activities of organisations within them. Preparing for storms is an important element of the winter months but this is not the only aspect to consider. Ensuring you are taking precautions or avoiding driving in icy conditions and addressing a frozen water pipe as soon as discovered is also extremely important in the coming months.

Below we have looked at some easy tips to help your organisation, volunteers and customers stay one step ahead to avoid the extra worry this winter.

Please remember that the dangers and precautions during winter months are not limited to those listed. Always consider yours and others safety before making any decisions around driving or addressing risks/hazards.

However, in this guide you will find a winter checklist, information on the severe impact a burst pipe can have, the hazards of slips and trips around the building as well as useful information on planning for disaster recovery.

We also stray outside of subjects that are solely focussed on property in the icy months. We also look at why it is so crucial to have a building survey in place and what you should be doing with empty buildings. Furthermore, in a slight Segways, we consider wintery risks for drivers too.

There are many other areas property owners need to think about all year round and if you have any questions, please do get in touch, whether you currently work with us or not.





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# PREPARING FOR WINTER

## WINTER CHECKLIST

Ensure that a professional plumber assesses plumbing joints within the property for leaks. (Top tip - Green discolouration on copper pipes can be a sign of a leak).

Consider reviewing your insulation to allow the adequate protection from freezing pipes.

Carry out risk assessments within your charity or social enterprise to assess snow, ice and flood hazards. If appropriate include the possibility of falling snow from a sloping roof, falling icicles or excessive weight due to snow causing a roof collapse.

Review materials and equipment to determine if they are affected at all by low temperatures.

Following health and safety, review roofs, guttering and drainage to ensure they are in adequate working order and free from blockages.

Review any current risk assessments that could be affected by precautionary measures, such as fire risk assessments that do not account for additional or increased heating within the building. Speaking to your insurance intermediary is also advised to ensure this is covered under your policy.

Consider slip related warnings and safety measures. Create diversions around slippery areas and assess entrance ways with hard flooring that could cause a slipping hazard during wet and snowy weather.

Review outdoor lighting to ensure the exterior is well lit and allows visitors, volunteers and the community to see icy or slippery areas.

Allow time to look over your insurance details and ensure your cover is not due to renew or excludes certain cover that could cause issues if a storm or weather related damage was to occur. More information around our products can be found on the below link:

<https://www.ladbrook.co.uk/products/charity-public-liability-insurance/>

# FROZEN PIPES

## WHAT TO DO IF YOU DISCOVER A FROZEN PIPE

**An escape of water inside a building can be a devastating claim. In small incidents, some drying out and redecoration will put the situation right. In larger incidents, it will lead to infestations of insects, electrical issues and warping of furniture and damage to the fabric of the building itself. Often issues can go undetected until a significant amount of water has escaped.**

Fixing frozen pipes, in particular, can be costly. In fact, a claim caused by pipes bursting due to freezing is on average much more expensive than other escape of water claims.

If you discover a frozen pipe, don't wait for it to burst. Turn off your water supply and then slowly thaw the affected pipe by introducing gentle heat to the area, such as with a hairdryer, heater or hot water bottle.

Do not attempt to thaw the pipe with a blow torch or other open flame!

How to prevent burst pipes

- ⊕ Make sure the boiler and heating system is serviced regularly and check that the thermostat is working correctly
- ⊕ Check the insulation on your water pipes and cold water tank - those in an attic or other vulnerable spaces should be lagged or similarly protected
- ⊕ Make sure any external taps are turned off and disconnect any hoses
- ⊕ Keep your heating on throughout the winter months

## HOW TO STOP A BURST PIPE

If a pipe does burst, the first and most important thing to do is to turn off your water to prevent further damage.

Turn off the water supply at the stopcock, open taps in the property to safely release water from the system to drain, and try to catch any excess water in a bucket or other container. Do not use any electrics if you believe these may have been affected by the escaping water. You will need to get the electrics checked by a qualified and competent electrician for safety reasons.

Devices are available which can detect excessive water flow and either send a warning or automatically turn off the water. Leak detection systems are also available, which send a warning to a designated person enabling them to take appropriate action and hopefully mitigate any damage.

# SLIPS AND TRIPS

**In winter, snow and ice can cause additional slip hazards. You may have specific legal duties to guard against these, particularly if you are an employer. In our increasingly litigious society, small accidents are more likely to lead to an allegation of negligence towards the charity. You have a better chance of preventing an incident by preparing to prevent slips and trips occurring.**

As with many claims, it is very often the case that previous incidents or near misses are your best guide to bigger, more serious accidents happening. Most claim forms contain ample evidence that situations that arose were entirely avoidable so do not ignore volunteer concerns and read your accident book and take action to prevent reoccurrence of even innocuous matters.

Precautions for general slips and trips may involve gritting, snow clearance and closure of some access routes – especially if these are on outside stairs, ladders or walkways on roofs.

Here are some tips to help protect staff, volunteers and the public when the weather gets cold:


- ⌚ Treat paths and walkways with salt or grit before nightfall or early morning before staff, volunteers and visitors arrive
- ⌚ Monitor the condition of the paths regularly, it's easier to move snow when it's fresh and loose

- ⌚ Never use water to melt ice and snow as it may refreeze and turn to black ice. Black ice increases the risk of injuries as it is invisible and very slippery
- ⌚ When you're shovelling snow, take care not to block drains, as the material starts to melt, the drainage systems are very important to prevent surface water flooding.

## **JET WASHING FOOTPATHS AND ENTRANCES: SAFETY FIRST!**

Jet washing footpaths and entrances is an essential maintenance task that keeps outdoor areas clean and free of debris. However, it is only advisable to carry out such a task during the months when freezing temperatures are not likely, as this could pose hazardous icy conditions for pedestrians. It may be months before the warm weather returns, so we advise getting a clean-in before the cold weather hits, to help your pathways look their best.





Any water left on pathways after jet washing in freezing temperatures can turn into ice and be hazardous for building occupants, employees, and visitors. Therefore, pathways should be cleaned ahead of time to remove algae, moss, and dirt, and create a positive impression for visitors and guests. Wet algae and moss can be pretty dangerous for pedestrians, too, and the removal keeps the pathways hazard-free.

# GENERAL BUILDING MAINTENANCE

**Winning the battle against the winter months is made easier by staying on top of your general building maintenance. Here we cover several areas to consider.**

## GUTTER MAINTENANCE

One of the most essential tasks for winter preparation is gutter cleaning. During the Autumn, trees shed their leaves and moss builds up on roofs; these can make their way into gutters, which could lead to clogging. This can cause significant problems during the winter months, as water is unable to drain properly.

Clean gutters direct water away from the building, reducing the risk of standing water spilling over the blocked drainpipes.

## GENERAL CLEANING

During the winter months, high footfall areas in buildings face unique challenges due to snow, rain, ice, and increased debris being tracked indoors. High footfall areas such as entrances can often require more attention in the colder months as they are the first point of contact with the building, often carrying unwanted dirt, debris, and dirty rainwater into the areas.

Maintaining cleanliness in these areas is about appearance, safety, and operational efficiency. It is likely that during these months, as part of a daily cleaning schedule, these areas will need frequent attention to avoid slips and trips, and to

make sure your entrance is looking its best. This dirt may transfer further into the building, so it may also be worth considering how it may impact other areas in the building.

## TEMPORARY HEATERS

Use of portable heaters should be restricted as much as possible. Where necessary, we recommend electric convector or fan-assisted heaters, with thermostatic cut-outs, which turn off in the event of over-heating.

Electric radiant heaters and paraffin/oil fired heaters should never be used, even as a temporary measure. They work by emitting heat from an element or flame and pose a significant fire risk.

Temporary heater safety tips:

- ⊕ Do not leave temporary heaters unattended for long periods
- ⊕ Turn off any temporary heaters when the building is unoccupied
- ⊕ Always place heaters clear of any combustible items
- ⊕ Take measures to prevent the heater being knocked over
- ⊕ Temporary heaters should never be moved when switched on



# BUSINESS CONTINUITY PLANNING

**Winter certainly increases the risk of something going wrong. Hopefully, a disruption will never happen, but if it does you need to be prepared so that the impact to your organisation is kept to the absolute minimum.**

Whilst you are not operating at full capacity, your income could be significantly reduced, and your organisation may never fully recover. Furthermore, your service users might be highly dependent on the activities you provide and an interruption to them could have serious consequences.

In the worst scenario, a serious incident may result in your premises closing during the rebuilding period. For listed buildings or where compliance with local planning regulations or fire prevention legislation introduces additional requirements, the time taken to complete reinstatement of the property could run to several years. What is the anticipated result of such a prolonged closure?

- ⊕ Considerable revenue and custom may be lost
- ⊕ Key staff may seek employment elsewhere
- ⊕ Inability to provide the support and services your charity offers
- ⊕ Reputational damage
- ⊕ Failure to meet a service contract

It is therefore of vital importance that the organisation gets back to normal as soon as possible after a disaster. Remember that serious interruption to your business can be caused by disasters other than fire, such as storm damage, floods or terrorism. For example, loss of energy supply, loss of access to the site or the loss of utilities such as water. What if you lost your IT systems or there was a fuel crisis or another pandemic?

Recent terrorist attacks have raised the awareness of the business community in general to the need for some form of contingency planning in the event of a disaster.

Having a robust business continuity programme in place will help your organisation recover from a disaster in a timely and effective manner.

On the basis that prevention is better than cure, it is preferable not to suffer a loss in the first place.

To this end, you should carry out a risk assessment to identify the likelihood and impact of a range of possible events, for example fire, can have on the organisation. The best people to carry out this exercise are the staff and volunteers themselves, as they will have first-hand knowledge of the organisation and the time critical services that you provide.

**If you are interested in further information on preparing a business continuity plan, get in touch. It is an essential part of planning to protect your building and wider organisation, we have dedicated guides on this subject you can request.**



# BUILDING VALUATION

**Your premises are likely to be your greatest asset and it is vitally important that the buildings insurance is set at the correct level, taking into account the basis on which your insurance cover is arranged, usually a reinstatement basis.**

This guidance highlights some of the items that need to be considered when obtaining a building valuation for insurance purposes. Probably the biggest and most common issue that causes problems is settling claims. Trustees and those responsible for organising insurance for buildings should have this near top of their list when coming to protect what is likely the charities most valuable asset. Let us explain why

If you are under-insured, you run the risk of any claims payments following a loss being reduced in that same proportion and you may not be able to reinstate the premises. As an example, if your building is insured for half of the true cost of rebuilding, the claims payment may be half of the amount claimed. This can be devastating, (see our example provided!)

Selecting an appropriate building sum insured is therefore vital if your insurance policy is going to operate in the way intended following a loss – to allow repair or rebuild of your premises. Your insurance adviser may be able to provide support and guidance, however you may wish to seek advice from building valuation specialists.

The age, nature of occupation, construction and location of your premises will all influence its reinstatement cost, along with other factors.

## MATERIALS OF CONSTRUCTION

If original building materials e.g. locally sourced stone, are no longer readily available, there can be a considerable cost involved in sourcing them. Indeed, some items, such as thatch, may only be seasonally available.

Example: Imagine a building insured for £500,000. Let's say the charity that is responsible for the building unfortunately suffers a small electrical fire and the damage is £100,000. It is very likely that the first thing an insurer will do is appoint a loss adjuster. This person works for the insurer and while they are there to ensure the claim is managed, they do not work for the charity. The first step in our experience a loss adjuster will take is to have the building independently appraised by attaining a survey from a qualified surveyor. Let's imagine they do this and the report informs that the rebuild costs for the site are £1,000,000, what happens next? The condition of average applies and this allows the insurer to proportionately reduce the claim payout. Instead of meeting the claim at £100,000, they are entitled to pay just £50,000 to match the 50% of cover that was purchased.



## DECORATIVE FEATURES

External features, such as relief carving, parapets and finials can be very decorative and the number of craftsmen with the skills to reinstate them is limited. Detailed records of such embellishments should be kept in order that they may be replicated as necessary. Similarly, internal decoration must be considered including fibrous plaster, wood panelling and decorative staircases. The quality of fixtures and fittings should also be taken into account. Flawless finishes take longer to achieve and costs increase accordingly.

## LABOUR SKILLS

The pool of people with specialist building skills is limited, so there is great demand for traditional craftspeople, their services come at a premium and they will often be booked up months in advance.

## LOCATION AND ACCESS

Access to the site may be limited, either by the road network or by restrictions placed by Local Authorities, perhaps with regard to the timings for deliveries etc. Space to store materials and equipment on site might also be minimal, leading to the need for more creative solutions for storage, such as suspending parking bays or building scaffolding out over the pavement. Some buildings may not have direct access to the rear, so negotiations may need to be held

with owners of neighbouring properties. Conversely, some more rural locations may have plenty of site storage space, but the time taken to get to the site may be lengthy. Factors such as congestion charges should not be overlooked.

The building and its relationship with other buildings and the landscape around it must also be considered. Where a building forms part of a terrace, it offers support to those around it, and if it is lost, costs will be incurred to shore up and brace the neighbouring property. Additional foundations may be required if the building is close to water-courses, railway lines etc, or if the ground is prone to subsidence if the building is close to water courses, railway lines etc, or if the ground is prone to subsidence.

## SIZE AND LAYOUT

The size, shape and layout of a building will all affect the build costs. The larger a building, the greater the economies of scale may be achieved; multiple trades can work on the site at any one time. In smaller buildings, often only one trade can work at a time, leading to some delays and downtime whilst awaiting the changeover.

The shape and layout of a building can also add significantly to the costs. It is simpler to construct a building that is of a regular shape. It is much more difficult to build curved walls.

The building may have been extended many times in the past; each of these extensions and changes in direction of the wall will add to the cost. The height of the building will also affect the cost – more materials and more scaffolding needed.

Deep basements and sub-basements can add significant costs bearing in mind the retaining nature of the walls and the engineering skills required to retain a large quantity of soil.

## **DEMOLITION AND CLEAN UP**

The cost of demolition will need to be included. In the event of a serious fire or other structural damage, where asbestos or other contaminants are present in a building, the whole of the resulting debris is likely to be declared contaminated, and as such will need to be disposed of under licence. This can add a significant amount to the costs. Where the roof and walls contain asbestos, it is possible that the surrounding area will be contaminated, in addition to the buildings footprint, perhaps necessitating removal and disposal of the top soil. Any remaining structure will also need to be made safe.

## **PROFESSIONAL FEES**

Your sum insured should include suitable allowance for architects', surveyors', engineers' and other specialist contractors' fees. These can add considerably to the cost, particularly if the building is complex or the site conditions difficult. Remember you may need more than one professional service.

## **VALUE ADDED TAX (VAT)**

The situation regarding VAT is very complex and depends on your own VAT status, as well as the nature of the service provided within the building. VAT is always payable on professional fees, demolition costs and debris removal, unless you are VAT Registered and can recover such charges. If you are likely to have to pay VAT on the rebuilding of your property, it should also be included in your buildings sum insured. You should seek advice from your accountant or other professional adviser.

# VACANT PROPERTY ADVICE

## THE PROBLEM

**Experience has shown unoccupied properties are at greater risk from arson attacks, vandalism including broken windows and graffiti, burst pipes, theft and fly-tipping. There is a risk of squatters taking up residence and routine maintenance is often overlooked resulting in blocked gutters, slipped roof slates and tiles, which often leads to water damage.**

Property owners also need to take into account any risks to the public, including trespassers. The Occupiers' Liability Act 1957 and 1984 imposes a duty of care to both lawful visitors and trespassers to the property.

In addition to those wishing to gain access to the property for the purposes of theft, vandalism etc. children may be attracted to the property, seeing it as an exciting place to play.

Your insurer must be advised immediately if any building becomes or is to become unoccupied.

In order to safeguard the property and your liability exposure as its owner you need to carefully manage the risk.

⊕ If the property is being left for a period, it is important not to turn the heating system off altogether. This can cause any existing water within pipes to freeze and cause damages. Instead lower the temperature to 15°C, alternatively drain the plumbing completely. Always seek professional advice before carrying out tasks to this magnitude.

- ⊕ Where possible ask a charity member or voluntary member to monitor the property and contact the relevant person or emergency services if an issue was to occur.
- ⊕ Check insulation within the property, ensuring water tanks within the loft are insulated, spaces with no heating element or building with open sides.
- ⊕ In areas such as lofts and where accessible under flooring, assess pipes to allow for adequate and high-quality lagging.
- ⊕ All electricity, gas and water services to unoccupied properties should be turned off at the mains and all water systems drained down. Where existing intruder alarm, fire alarm, security lighting or automatic sprinkler systems are installed in the property they should continue in full and effective operation at all times. Services required to operate these systems can therefore be maintained. As per the previous point, basic heating should also operate in colder months.



- ➔ All points of access to the premises should be closed and secured, all locks or other protections brought into operation. All letter boxes should be sealed shut or where this is not possible a metal box/ cage fitted to the inside of the letterbox aperture and post regularly removed to reduce the risk of arson.
- ➔ If the property is likely to be unoccupied for an extended period all redundant contents should be removed, including any flammable liquids and any other combustible materials.

## RISK MANAGEMENT

- ➔ A responsible person should inspect the premises internally and externally at least once a week to ensure that there is no deterioration in the condition of the building. Any illegal entry to or damage to the property should be notified to your insurance provider immediately.
- ➔ Keep a written record of all inspections of the property including any defects found and repairs made.
- ➔ Risk assessments for the property (including property and liability risk assessments) will need to be reviewed and updated to reflect the change in risk. Steps should be taken to eliminate, or where not possible, minimise any site risks identified from the assessment e.g. holes in floors, missing handrails, accumulation of combustible waste, weakened floors etc.
- ➔ It is important to ensure that all keys are accounted for.
- ➔ Any employees who have recently left or who have been made redundant should be asked to return all keys. Codes to the alarm systems should also be changed so that they are only known to persons with responsibility for the premises while they are vacant.

## FURTHER GUIDANCE NOTES

- ➔ Any fuel or storage tanks to the property should be drained down or emptied and their contents removed by a suitable contractor.
- ➔ The site should be kept clear of waste materials, gas bottles and any redundant contents.
- ➔ Any perimeter fencing to the site should be maintained and landscaped areas trimmed to ensure any natural surveillance of the property is retained. Where possible, measures should be taken to prevent unauthorised vehicular access to the site.
- ➔ Adequate lighting, safe walkways and traffic routes must be provided for those lawfully visiting the property e.g. emergency services, property agents, building surveyors etc.

- ⌚ Lighting can deter criminal activity. In the absence of good street lighting consideration should be given to the illumination of the premises either on a permanent basis or by the use of movement activated security lights. It is also worth considering internal lighting.
- ⌚ Try and maintain the impression the property is occupied.
- ⌚ The local Police and the Fire and Rescue services should be advised the property is unoccupied and the local authority should be consulted for their policy on vacant property.
- ⌚ Arrangements should be made to redirect mail and any suppliers notified to the effect that deliveries should no longer be made to the premises.

- ⌚ If the premises are within an area covered by a local authority CCTV scheme the operators should be asked to keep a particular watch on the premises.

## OTHER THINGS TO CONSIDER

Where it is felt that there is a high probability of damage if the premises are left unoccupied and there is no existing intruder or fire alarm systems installed, the installation of a temporary alarm system should be considered. These systems can be installed relatively easily and, being battery operated, do not require the provision of any existing services to the property.



# WHEELS NOT BUILDINGS

**It is not just the building we need to think about as we get to the winter months. In a slight segway, we offer some guidance for charities that have vehicles or volunteers driving on their behalf.**

Prepare your vehicle ahead of time:

- ⊕ If possible, arrange to have a service carried out on your vehicle before the winter months really set in.
- ⊕ Check regularly that the antifreeze levels are correct within the coolant system.
- ⊕ Routinely check that the windscreen and wipers are in adequate working order and that there is enough screen wash before making a long journey
- ⊕ Always check that all lights inside and outside the vehicle are working correctly and replace any bulbs immediately.
- ⊕ Regularly check the vehicles battery and replacing it if there is any sign of damage or issues.
- ⊕ Before every journey ensure the breaks are checked and the vehicle is safe to drive.
- ⊕ Keep an eye on the tyres and looking for damages such as cuts, holes, cracks or bulging areas. Any detection of fault needs to be dealt with straight away as they can lead to a slow puncture or in worse cases a blow out at higher speeds.
- ⊕ Make sure your tyre thread is a minimum depth of 3mm. If this drops to below 2mm it must be replaced immediately.
- ⊕ Check tyre pressure at regular intervals, always keeping them at the correct pressure for the tyres and vehicle.

- ⊕ Ensure the vehicles insurance is up to date and covers all activities included within your organisation.

## EMERGENCY KIT:

Putting together a few items ahead of the winter months is never a bad idea. This allows you to drive easy, knowing that if the worst was to happen you are prepared. Think about including the following items to your emergency kit:

- ⊕ De-icer spray and an ice scraper
- ⊕ Reflective triangle
- ⊕ First aid kit
- ⊕ Jump leads
- ⊕ Water bottle and non-perishable foods
- ⊕ Snow shovel
- ⊕ Charging leads for your mobile phone or a charged power bank
- ⊕ Torch and batteries
- ⊕ Warm winter clothing, boots and blankets or sleeping bag
- ⊕ Sat nav and maps
- ⊕ Documentation of insurance, including contact numbers for breakdown or hotlines

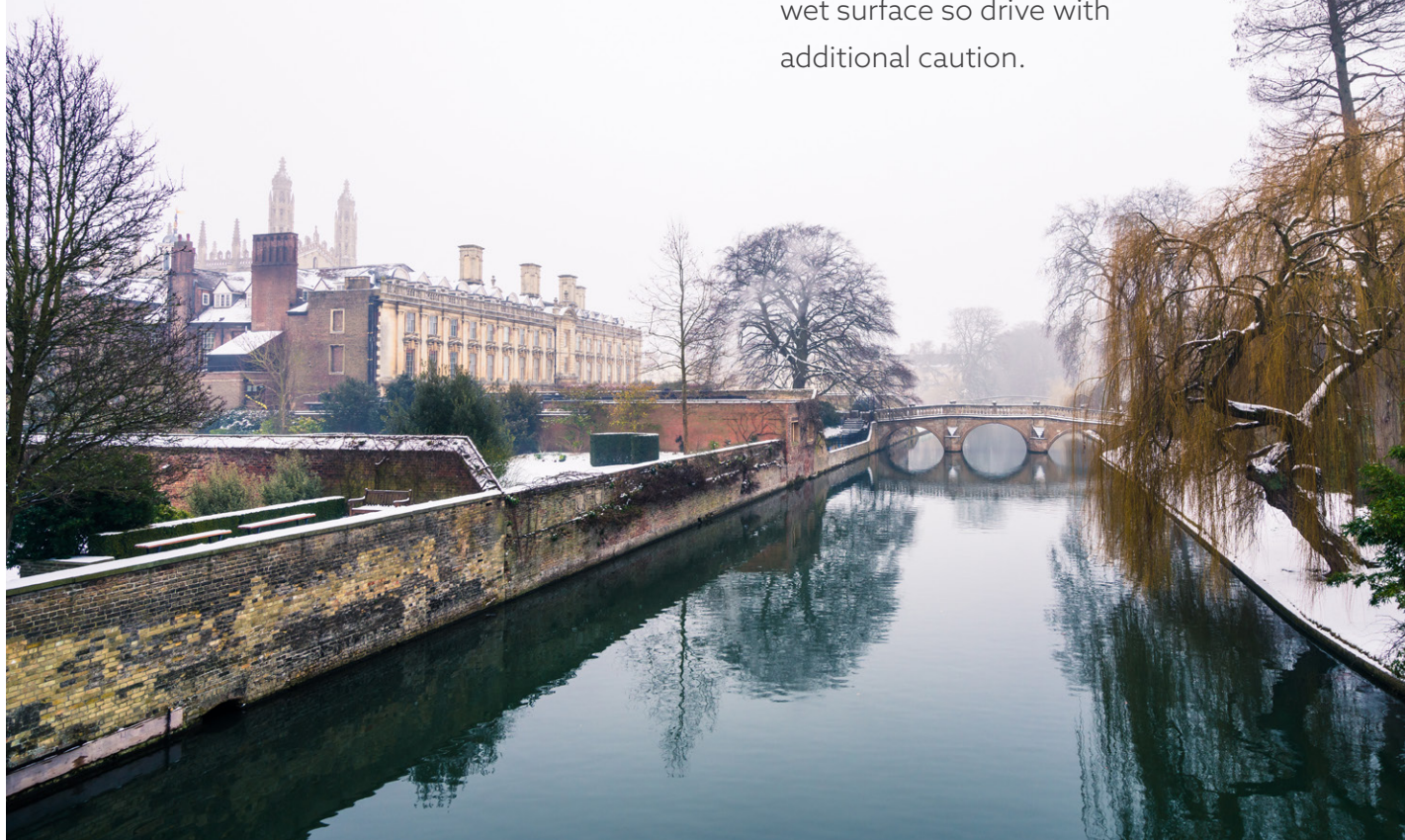
It is also a great idea to distribute these items or an advisory list within the charity, voluntary group or social enterprise to keep all members as safe as possible.



Before commencing on a journey:

- ⌚ Can your journey be postponed? Is it safe to drive in the weather conditions?
- ⌚ Ensure you and the charity, voluntary group or social enterprise (if applicable) are considering the potentially severe weather conditions, and age or experience of the driver especially if they are due to travel alone.
- ⌚ Allow time to check weather conditions and upcoming changes before setting off.
- ⌚ Stick to main, well maintained roads whenever possible.
- ⌚ Check that your vehicle has enough fuel for the journey ahead. If there are severe weather conditions, there could be less fuel stations open.

- ⌚ Tell a friend, family member or a member of your voluntary group where you are going and when you are due to arrive, so they can check that you have arrived safely.
- ⌚ Be cautious when breaking and manoeuvre slowly and carefully to avoid losing control of your vehicle.
- ⌚ Road surfaces could be wet, icy or compromised due to bad weather. Be conscious of this even if they have been treated.
- ⌚ If you find your vehicle skidding ensure you lower your clutch, steer into the skid and avoid breaking harshly.
- ⌚ Black ice is one of the main unseen hazards within winter months. Remember this can look like a wet surface so drive with additional caution.









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