



# Risk Management

Autumn/Winter Bulletin

# Welcome

to the first edition of our risk management bulletin.

It's been designed to help you increase your risk management awareness to protect your Church, your Parish and your visitors.

Common hazards affect us all and this edition focuses on some simple risk assessment checklists around winter weather, see how equipped you are and understand how ready you are to face the challenges of the season. Helping to protect your Church property can be done in just a few easy steps and we're here to help you.

We'd love to know what you think of this risk management bulletin and what topics you'd like to see covered in the future. Just email us at [riskolutions@aviva.co.uk](mailto:riskolutions@aviva.co.uk)



# Wise up to Winter

Every year property owners and employers fall foul of problems caused by cold and icy conditions. According to new scientific research\* extreme weather is becoming much more common. It makes more sense than ever to ensure that you take reasonable precautions to protect your Church, yourself and your visitors from effects that the weather may cause.

Here at Aviva we've put together some helpful advice covering the basics of property and liability precautions to help you be prepared for whatever the winter weather may deliver.

# Risk Assessment



Here's a series of risk assessment checklists to help you prepare for the season, from damage to buildings from snow to winter driving.



- Damage to buildings
- Storm damage
- Winter safety advice
- Christmas
- Flood risk



# Damage to buildings

from snow and cold weather

**Did you know a 1cm thick covering of freshly fallen snow at 4C covering a 10m x 10m area weighs approximately 100kg. As it compresses and ices it can weigh more. Snow and ice are really quite unexpectedly heavy.**

**Snow and ice causes many issues for buildings such as:**

- on a roof it creates vertical and horizontal forces through the structure that can cause the roof, walls and canopies to deflect, bow or even collapse
- it can impair louvered ventilation systems and roof lights
- it can totally compromise explosion relief and normal venting systems as ice can seal them shut and the weight of snow can stop explosion relief vents from opening
- exposed fluid filled services or equipment piping can be impacted due to freezing
- unheated buildings are vulnerable as they might freeze
- roof drainage systems can be blocked/plugged
- melting snow combined with any rainfall can easily overwhelm building drainage systems and local drainage systems in the area which can result in localised flooding.

Have you considered how a heavy snowfall might affect your property or services?

Or freezing temperatures?

Or both with a strong wind chill?



# Storm

# damage

High winds and rain can cause damage to properties.

Plus flying debris can cause damage to properties as well as people caught out in the storm.

The damage can be far worse if buildings are already in a poor state of maintenance.

Is your property maintenance schedule up to date?



# Escape of Water

With the weather turning colder the risks of burst pipes is an ever growing threat. Water damage is one of the most common sources of property insurance claims that we deal with. In the UK, burst pipes and leaks cost insurers and property owners over £860 million a year\*, but the cost and disruption to businesses after a major escape of water incident, is far greater than this figure suggests.



LeakSafe Solutions recommend an on-going risk management approach to the threat of leaks and bursts, and the installation, if appropriate, of leak detection in high-risk areas. This may include automatic water shut off or immediate notification of a burst to building managers, both of which are proven to dramatically reduce the damage caused by escape of water. These solutions can be tailored to the building, its use and available budget.

Further guidance is available from LeakSafe Solutions Ltd:

**Telephone 0344 848 0488**  
**Email [info@leaksafe.com](mailto:info@leaksafe.com)**  
**[www.leaksafe.com](http://www.leaksafe.com)**

\*Association of British Insurers



# Winter safety advice for employers

Employees and members of the public suffer a steep increase in slipping incidents during snowy and icy weather.

How can you keep them safe?





# Christmas

## decorations and parties

Christmas can raise a variety of concerns and there's no reason to ban decorations but are you putting sensible precautions in place? Do you provide suitable step ladders? Have you prohibited the use of candles or tea lights or assessed the risk? Are your Christmas lighting systems such as fairy lights fit for purpose, maintained and been Portable Appliance Tested?



# Flood

Have you considered the flood risk of your premises and have you taken the necessary precautions to prevent your property from being flooded, prevent damage if the property is flooded and recover from a flood if the worst should happen?



We hope that following this advice will put you in a position to face the worst the winter has to throw at you.

However, if you would like more information or assistance with any of these issues, visit **Aviva Risk Management Solutions** or contact us at [riskolutions@aviva.co.uk](mailto:riskolutions@aviva.co.uk)

\*<http://www.theguardian.com/environment/2014/aug/11/extreme-weather-common-blocking-patterns>



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