



PROTECT YOUR BUSINESS THIS WINTER

Your guide to help protect your business over the cold weeks ahead

With winter temperatures regularly falling below zero, it's a good time to check some of the equipment that will help keep your business going if the next few months deliver the usual mix of heavy rainfall, freezing temperatures, icy conditions and snowfall.

With winter fast approaching, and many businesses worried about rising heating bills, the last thing you want is the inconvenience, distress, and expense of frozen or burst pipes as temperatures fall. Follow our advice here to avoid being caught out by frozen or burst pipes this winter.

In a typical winter the Association of British Insurers (ABI), estimate Escape of Water (EoW) claims cost UK insurers £1.8 million a day¹. The risk of EoW is not only expensive, it can lead to significant business interruption including unplanned evacuations and property damage which can take a considerable amount of time to repair.

The more you do now, the more you can lessen the chances of problems occurring even in the most extreme cold weather conditions.

Here are some steps that your business can take to minimise risks.

BEFORE FREEZING CONDITIONS ARRIVE

EMERGENCY PREPARATIONS

Weather Watch established, employee rota set-up for nominated staff to monitor weather conditions and to make the pre-warning call.

Severe weather emergency response plan updated. Refresher training done and copies given to emergency response team for their 'grab bag'.

Emergency use materials checked/replenished: tarpaulins, fuel, antifreeze, salt, grit, sand, sandbags etc.

Emergency use tools checked/replenished: cold weather clothing and footwear, snow shovels, mops, buckets, squeegees, waste bags etc.

Plans and tools made ready to isolate and drain down tanks, boilers, water pipes and sprinkler systems if temperatures drop excessively.

Owned emergency equipment maintenance checks done: hand-held hot air guns, space heaters, power generators, snow blowers, snow ploughs, gritters etc

Emergency equipment pre-contracts re-confirmed, contact details re-verified and ready at hand.

Rental contracts started/set-up for key equipment without pre-contracts.

Refresher training completed on the use of hand-held air guns/blowers to thaw water pipes plugged with ice. Employees and contractors reminded that they MUST NOT use open flame heat guns or space heaters.

BUILDING

Checklist and rota set up for regular site inspections and internal/external building inspections by employees and/or contractors during the freeze period.

Water drainage channels at roof level checked to be clear of leaves and other debris. Includes roof gutters, valley drainage channels, hoppers, parapet outlets and downpipes.

Ground drains checked to be clear of leaves, branches, waste and other debris.

Risk of ice dam formation in roof level gutters checked: loft spaces re-insulated where internal temperatures found to be high enough to cause them to develop.

Thermostatically controlled heating installed in freeze exposed areas of a building containing water tanks and water pipes. Includes loft spaces, attics, plant rooms and other isolated areas. Heating confirmed as able to maintain 4°C or more from floor to ceiling.

Remotely monitored thermometers fitted in freeze exposed locations. Low temperature alarms verified as functioning to indicate failed heaters or insufficient heating to an area.

Checked building management system (BMS) alarms are functioning correctly for power supply failures, low-water fuel trips on boilers, low building temperatures, low water temperatures in exposed tanks and water ingress/leak detectors (if installed).

Checked BMS text / bleeper / e-mail alert messages are being received by emergency responders for overnight periods, weekends and during planned shutdowns from all buildings, including vacant premises.

WATER SYSTEMS

Vacant areas or exposed areas with freeze history: drained equipment/pipes carrying water or susceptible to condensation or freezing. Antifreeze added to systems that cannot be drained.

Boilers protected against freeze, particularly drain lines, sight glasses and condensate lines.

Boilers not in use or not needed during the period of freeze have been drained down

Master water supply shut off valve to each building located and physically tested to ensure it can be closed. Sub-divisional valves within the buildings located and tested.

Outdoor water filled equipment and tanks prone to wind chill have been shielded/lagged.

Indoor plant and pipework located behind open louvres in plant rooms have been shielded.

Sprinkler systems normally switched to 'air' for the winter period done at planned Autumn visit by sprinkler contractor or done in advance of threatened freeze period.

Checked lagging and trace heating for indoor and outdoor exposed wet sprinkler pipework and valves.

Space heating verified as functioning to maintain 4°C or higher for cold loft spaces, valve chambers and other isolated areas that have wet sprinkler pipework

Sprinkler contractor has inspected and freeze proofed all fire pump houses, fire hydrants, fire system water tanks and the associated pipework.

Pre-planned fire control impairment permit procedure is in place ready for emergency sprinkler system isolations if required, with Red Tags or Lock-Out Tags ready for use

Refresher training on the procedure done for sprinkler contractors and employees.

DURING FREEZING CONDITIONS

EMERGENCY RESPONSE

Weather Watch active - daily cold temperatures and forecasts being monitored.

Emergency materials / tools / equipment inspected, protected and kept replenished.

BUILDING

Site / building inspections active, including vacant areas and unoccupied premises.

Access roads/pathways and yards kept clear of deep snow and ice build-up. Contractors engaged as necessary.

Roof and ground drains kept open and free of ice in a safe manner. Contractors engaged as necessary.

Ice-dam formation monitored in roof level gutters.

Temperatures checked and recorded for vulnerable areas during the day, at night and at weekends.

Snow monitoring active for roofs - drifts and accumulations being cleared before they reach unsafe levels. Contractors engaged as necessary.

BMS checked as operational and key parameters being monitored.

WATER SYSTEMS

Trace-heating systems checked to be operating correctly.

Boilers / heaters operating satisfactorily.

Equipment checked for signs of freeze – localised heating, lagging and shielding in place.

Sprinkler systems checked to be ice-free on pipework and valves.

Access to fire hydrants, fire pumps, sprinkler valve houses kept clear of snow and ice.

Water tanks maintaining water temperature above 4°C and tank roofs kept clear of snow build-up.

Fire pump house and sprinkler valve houses maintaining temperatures above 4°C.

Emergency sprinkler system isolations done using fire control impairment procedure with Red Tags or Lock-Out Tags hung on the isolated system.

AFTER FREEZING CONDITIONS

EMERGENCY RESPONSE

Emergency materials / tools / equipment inspected, replenished and stored away safely

Learnings from emergency responses and communications taken on-board and plans revised/updated

BUILDING

Site/building repairs completed as required.

Access roads/pathways and yards cleared of remaining snow, ice and water. Contractors engaged as necessary.

Roof and ground drains checked and cleared. Contractors engaged as necessary.

Roof level snow drifts and accumulations cleared. Contractors engaged as necessary

Temporary alarms or BMS settings re-set.

WATER SYSTEMS

Indoor/outdoor equipment and pipework inspected and checked for signs of damage, with repairs completed. Contractors engaged as necessary.

Isolated equipment re-instated and tested to ensure correct functioning.

Isolated sprinklers checked for damage, reinstated and impairment permits closed.

CONTACT US

If you have any questions about your risk management strategy, the team at OAMPS are always happy to help.

You can reach us by the [contact us](#) page on our website or call us on **01372 869 700**

For access to further OAMPS resources you may find helpful in reducing your organisation's cost of risk, please visit our [website](#) or follow us on [LinkedIn](#).

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¹ <https://www.abi.org.uk/products-and-issues/choosing-the-right-insurance/home-insurance/burst-pipes-and-water-leaks/>

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