



# Coulter Hurst & Co

INSURANCE & RISK MANAGEMENT

## **PROPERTY PROTECTION - Winter**

The importance of ensuring adequate weather protection measures are in place cannot be underestimated. All property owners and occupiers must be prepared for adverse weather conditions as the potential for damage to the structure and anything within it can be significant.

There are some simple preventative and maintenance measures you can undertake to protect your property before the winter weather commences.

## **WEATHER ACTION STEPS**

1. Carry out regular and systematic building inspections to help identify problems promptly.
2. Keep a log of when inspections were done. These are indispensable for keeping track of maintenance regimes, identified problems and actions taken.
3. Inspect all gulleys, gutters, downspouts and drains and repair any damage.
4. Inspect and clean accumulated debris such as leaves, vegetation and silt from all roofs, roof drains, gutters, valleys and downspouts so that water will flow freely.
5. Try to keep roofs, gutters, downspouts and drains clear of ice so water can freely drain away - they may be covered in ice and allow water to pond under the snow and ice.
6. Inspect and clean accumulated debris such as leaves, vegetation and silt from the underground drainage system around the property to ensure that it will effectively remove water away from the building.
7. Inspect the structural elements of the building for accidental damage that may detrimentally affect the structural strength.
8. Repair or replace missing, slipped or broken slates or tiles; damaged or rusty cladding; cracked flat roof coverings (bitumen roofing felt may need to be completely renewed after 10 years); corrosion to structural steel framework, bolts etc; leaking or damaged rooflights; damaged flashing; gaps and missing mortar between ridge tiles
9. Moss, which retains moisture, needs to be removed since it can cause slate to delaminate and can gradually erode all metals particularly lead work - a seasonal brushing down is often all that is required to prevent excessive build up.
10. Carry out an internal inspection of the roof and framework.
11. When clearing snow from yards, driveways and footpaths around the curtilage of your premises you should make sure that snow is not deposited against the foot of any downspouts as this may interfere with effective drainage.
12. Only where it is safe to do so, chip and channel any ice dams to ensure that water can flow freely.
13. Be watchful for signs of stress and deflection of the roof and wall structure such as deflection, cracking, splitting or twisting, particularly in trusses, purlins, joists, beams and girders.
14. Roof failures can occur at the exterior wall connections particularly in buildings with flat roofs so it is important to check the connections for signs of cracking, twisting or deflection.
15. Be alert to any unusual sounds emanating from the building such as cracking or creaking from the roof.
16. Keeping attics well ventilated can reduce the build up of snow and formation of ice dams.
17. Ensure all remedial action is noted early and ensure this is done by a competent person.



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### **HEALTH AND SAFETY**

It is important that you are aware of the following risks:

- Any work at height must be subject to a Risk Assessment and development of safe working methods
- Safe means of access must be used - cherry pickers may be preferable to ladders
- Any person undertaking work at height on roofs, clearing gutters etc must be competent and suitably trained. The danger of going onto a roof for whatever reason should not be underestimated.
- Buildings which have been damaged are likely to be unstable and may present a serious health and safety risk. Unless damaged buildings have been verified as being in safe condition by a qualified and competent person it is sensible to keep out of the buildings to avoid the risk of injury through collapse of the structure.
- Seek professional advice to check that any roof is safe and suitable to stand on and has no fragile areas. You should always assume that any roofing surface is fragile until confirmed otherwise by a competent person.
- Seek professional advice to ensure that the roof is capable of supporting additional loads when it is already under load from snow and ice

### **SNOW AND ICE ROOF MELTING SYSTEMS**

There are a range of snow and ice prevention systems available from specialist installers that can reduce the build up of ice, snow and the dangers posed by heavy snow building up on roofs which can lead to structural damage.

Typically these are electrically powered trace heating systems comprising of heated mats and cables which are routed and positioned in critical areas of the roof, eaves, valleys, gutters and downspouts etc. Such systems are designed to activate automatically by strategically located thermostatic and moisture detection that switches on the heat source whenever the ambient temperatures fall below a set point.

### **BUSINESS CONTINUITY PLANNING**

Planning makes a substantial difference to the possibility of surviving an incident. Insurance has a vital role to play in supporting your recovery, but it makes sense to have a plan as well. This should give you the opportunity to reduce the risk of some incidents occurring and to know what immediate measures to take to minimise the initial impact.

A Business Continuity Plan doesn't need to be complicated and does not need to deal with every scenario. If your plan enables you to cope with the worst case scenario, it will also help you to deal more easily with less serious incidents. It is a process designed to help you reduce the likelihood and impact of risk occurring and becoming a disastrous event, as well as putting in place suitable contingency plans enabling your business to carry on in all areas.