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COLD WEATHER ADVICE GUIDE



Risk management

Careful maintenance and risk management can help prevent property damage and/or injury during the winter months. To help you manage the risk and stay safe this winter, we've brought all of our cold weather advice together in one place.



What to do if you discover a frozen pipe

Fixing frozen pipes in particular can be costly as a claim caused by pipes bursting due to freezing is on average much more expensive than other forms 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.

Please contact us at your convenience to discuss your requirements

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.

Precautions 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 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.

Employers can find specific information about slips, trips and keeping pathways clear on the HSE website and gov.uk.





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.

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For a complimentary review of your insurance needs, highlighting any gaps or unnecessary cover, please contact us.

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