

# Winter

An Aviva Risk Management  
Solutions guide

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# Welcome to winter

This risk management bulletin covers some of the key issues employers and business owners need to be aware of at this time of year.

In this risk management guide you'll find information on common risks, from extreme weather damaging buildings and causing dangerous surface and driving conditions, to keeping your buildings dry during the cold season. Plus, in each section there are links to more detailed information and risk assessment checklists, which you can tailor to your business.

We'll help you see how prepared you are for potential challenges, and what further steps are needed to make sure your business isn't left out in the cold this winter.



“Winter, while a beautiful time of year, can also be the most treacherous, where certain risks increase significantly due to the weather conditions. With the additional economic pressures and increased risk of underinsurance we face currently, reviewing your risk management strategy is particularly important this year. Prevention is key in protecting your business, your people and yourself. We hope you find this guide useful in helping manage the risks that this season brings.”

**Chris Andrews**

Director of Aviva Risk Management Solutions

# Supply Chain Disruption

Over the last 12 months businesses have been impacted by global supply chain issues and unprecedented inflation as a result of Brexit, Covid-19 and the war in Ukraine.

This has had a knock-on impact to the cost and time taken to settle claims. Understanding the resilience of your suppliers and their potential exposures is important not only for your own business continuity but also from a reputational stand point. Spotting breakdowns in your supply chain network early on can help to ensure products and services are provided as expected.

**Managing your supply chain**



# Impact on buildings

It's important to consider how heavy snowfall, freezing temperatures and strong wind chills might affect your business premises.

Freshly fallen snow is heavier than you may think, and could potentially cause a lot of damage to your buildings. As it compresses and freezes, it can weigh even more.

As well as the weight of snow potentially causing roofs, walls and canopies to deflect, bow or collapse, there are many other impacts that snowfall can have on buildings.

It can impair louvred ventilation systems and roof lights, block roof drainage systems, and seal venting systems shut.

Fluid-filled services and equipment, including sprinkler piping, can freeze if left exposed – and, of course, unheated buildings are themselves vulnerable to freezing.

Finally, melting snow combined with rainfall can easily overwhelm building drainage systems and those in the surrounding area, which can result in localised flooding.

Here's a link to our website for more information about the risks from snow:

**[How the weight of snow can affect buildings](#)**





## Storm damage

High winds and heavy rain can cause damage to properties, and flying debris poses a risk to your buildings, vehicles and employees.

One line of defence against extreme weather is building maintenance carried out by skilled, competent people. It helps prevent the elements penetrating walls and roofs to cause further damage to stock and interiors, and can stop tiles, signage and other exterior fixtures contributing to flying debris.

Our guide below offers advice on how to keep your building in a good state of repair, including a checklist of updates you may need to make:

**[Windstorm - Protect your buildings](#)**

# Slips, trips and falls

Slips, trips and falls are a common cause of injury at work. In winter, factors such as water, ice and wet leaves further increase the risks both inside and outside the workplace.

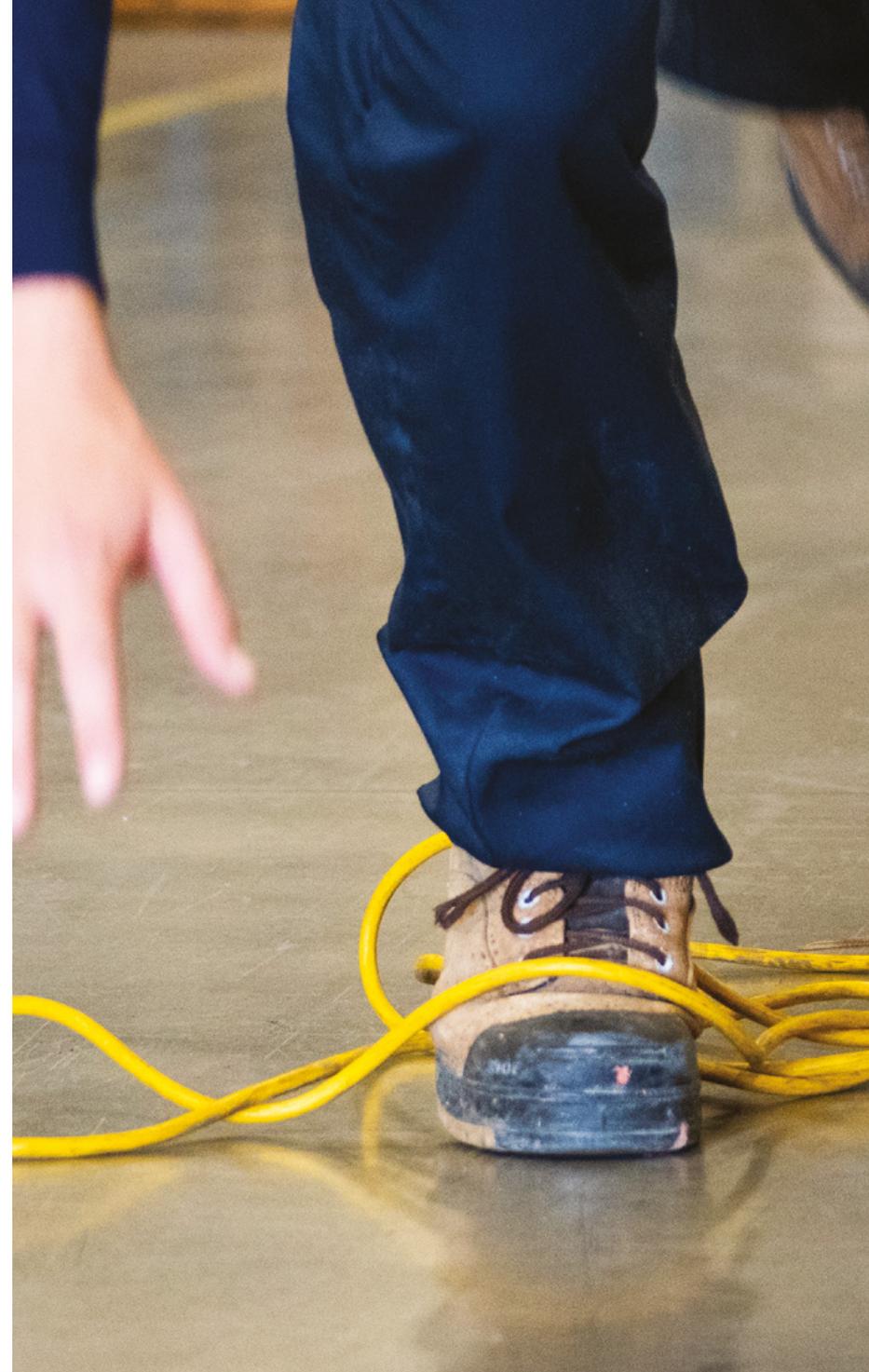
As well as affecting the individuals involved, these injuries can also impact your business in the form of customer claims, employee absence and bad publicity.

Our guides below explain how accidents can be avoided and what to do to improve claims defensibility. There's a winter risk assessment checklist you can tailor to your business, as well as GRIP, a footwear rating scheme that uses scientific testing to help you choose the most appropriate footwear for your working environment.

[How to prevent slips, trips and falls](#)

[Understanding GRIP ratings](#)

[Claims defensibility](#)



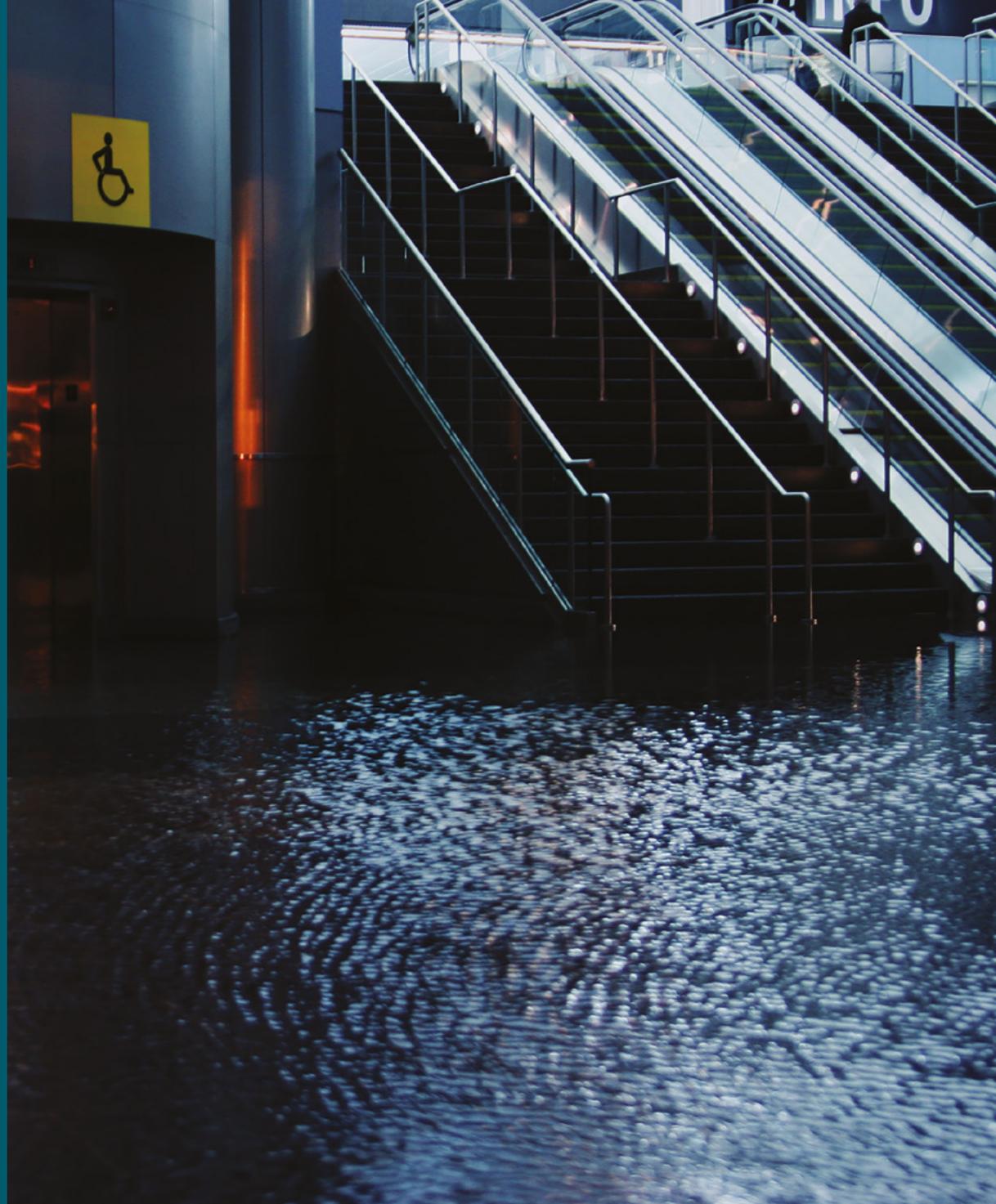
# Flooding

Flooding can cause big problems for your business, from damage to property, stock and equipment to employees and deliveries left stranded in flood-affected areas.

As a result businesses are often unable to supply their customers, and may not recover to pre-loss levels for a long time – if at all.

Although you can't totally eliminate the risk of flooding, you can take steps to reduce the risks, limit the damage and recover more quickly.

**Managing flood risks to your business**





## Winter and adverse weather driving

The winter months bring icy roads, heavy rain, low sun and increased hours of darkness, increasing the risks associated with driving. It's vital to understand the hazards associated with driving for work, so you can put measures in place to reduce the likelihood of accidents.

Harsh driving conditions can lead to many losses for your business, from injured staff, vehicle damage and breakdowns to impact on deliveries, claims from other road users and longer journey times.

Our Loss Prevention Standard provides advice and guidance to assist your business and drivers to stay safe on the roads this winter. It's full of information on journey planning and driving in adverse weather conditions such as rain, floods, snow, ice and fog.

**[Advice for driving in adverse weather](#)**



# Water leaks

Water leaks are our highest frequency claim\*, and can cause colossal damage and disruption to your business. Knowing what to do if water leaks or a pipe freezes can help to mitigate any damage.

Even better, you can help to prevent incidents altogether by carrying out checks and maintenance, understanding leak detection technology and ensuring your plumbing and isolation points are accessible.

Use our guide to review and understand possible risks, allowing your business to keep delivering when it really matters.

[\*\*Water leak guide\*\*](#)

\*Aviva claims data 2019 - 2021 for Escape of Water claims made on Commercial Property insurance.



## Help minimise risks with our Specialist Partners

We have a wealth of experience in helping customers protect their business. As well as insurance, we provide a vast menu of other products and services to help prevent accidents and losses.

As an Aviva policyholder, these products and services are available to you at discounted prices, helping to reduce risk in your business environment.

From fire to escape of water, security to motor, health and safety to business resilience – all our partners have an established pedigree in the risk management sector.

[\*\*Specialist Partner guide\*\*](#)

**For further support from Aviva  
Risk Management Solutions,  
go to [aviva.co.uk/risksolutions](https://www.aviva.co.uk/risksolutions) or  
speak to your usual Aviva contact**

This document contains general information and guidance. It is not intended to be specific advice and should not be relied on as such. It may not cover every risk, exposure or hazard that may arise and we recommend that you obtain specific advice relevant to your circumstances. We accept no responsibility or liability in respect of any person who may rely upon this document.

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