



Remember last year's big freeze? Don't get caught out this year!

Last year many businesses weren't ready for the cold snap. This year, take a few simple steps to help your business make it through the winter months without disruption to trading and extra expense.

Last winter's extended periods of bad weather disrupted businesses right across the country.

Frozen and burst pipes caused untold damage to premises and many working days were lost due to escape of water from within business premises. Now is the time to put in place simple, yet effective, checks to reduce the likelihood of your business suffering from water damage this winter.

A small leak can easily become a major burst - destroying equipment, floors and ceilings; with everything from stock, machinery, tools and computers being ruined beyond repair - a few simple checks and preventative measures could help you to avoid lost production from such damage. Even with insurance the resulting stresses on a business of a major escape of water could prove devastating.

When the premises are left unattended:

Keep your heating system on as though it is business as usual, just turn down the thermostat. This will ensure that in the event of freezing conditions the heating will come on, preventing the water in your pipes from freezing and bursting the pipes potentially leading to major water damage when the temperature rises.

Make sure pipes and the loft, if you have one, are insulated. This will help stop pipes freezing and bursting in areas most at risk from the cold such as outside walls and unheated areas.

If a member of staff or security company is responsible for keeping an eye on the premises over any shut-down periods let them know where the stopcock is in case they have to turn off the mains water supply in a hurry.

Have a clear plan worked out for what you would do if there was an escape of water and make sure all key telephone numbers are to hand for anyone taking care of your premises.

Where premises are empty for a period of time, all services should be turned off at the mains and all water tanks apparatus and pipes be drained to the fullest possible extent. Where a property is likely to be unoccupied for any such extended period you should inform your broker and insurer as additional terms will usually apply.

What to keep an eye out for all year round:

Inspect plumbing joints from time to time. If you have copper pipes and you see a build up of green colouring on joints it might be a tell tale sign of a leak. Ensure that plumbing joints which are hidden from view, such as on radiators or hidden behind office furniture, are also checked.

Pipes in vulnerable locations can be damaged by machinery such as fork lift trucks. Keep a regular check on any pipes located in areas where there is a chance of damage and consider additional pipe protection.

Insulate header and water tanks where applicable and check ball valves for signs of wear. Consider taking out a maintenance contract for your plumbing, heating and ventilation systems and check that anyone employed carries suitable public liability insurance.

Be aware of where pipes run. Use a metal detection tool before you nail or screw in to walls. Pipes do not always run where you expect them too and a screw through a water pipe may not leak immediately, until the screw rusts.

When the heating is turned back on after a summer break check all radiators and pipes for any leaks that may have developed whilst the system had been off. If you have plastic plumbing joints then remember that they will probably degrade sooner than metal ones, so keep an eye out for even the slightest hint of water.



What to do if you discover a sudden leak?

- i) Turn off the water at the stopcock.
- ii) Call Heartland or your insurance company and arrange professional help.
- iii) Speak to Heartland for more information on the level of insurance cover you have in place and the terms and conditions of your policy.

Heartland (Midlands) Ltd
South Lodge, Cranford Manor
Kenilworth Road
Leamington Spa
CV32 6RG

01926 420555
www.heartlandgroup.co.uk