PREPARING FOR WINTER

Every business, including a funeral directors, will have its own particular challenges during the winter months. Here is a summary of the most common winter insurance claims to assist you in preventing disruption to your business.

SLIPS AND TRIPS

Weather-related accidents, such as anything from a broken ankle to a dislocated shoulder due to falling on ice at your premises, could result in an expensive claim for compensation.

PROPERTY DAMAGE

Fallen trees blown down by storms and strong winds can cause extensive damage to your or another's property.

ESCAPE OF WATER

Generally, 37% of all claims in the winter months of 2016 to 2017 were as a result of an escape of water.* These are mainly as a result of burst pipes and boiler breakdowns.

YOU SHOULD CONSIDER THE POINTS BELOW TO HELP KEEP YOUR STAFF AND CUSTOMERS SAFE IN DANGEROUS CONDITIONS.

ASSESSING AND PLANNING

Health and safety risk assessments should be reviewed to make sure that they account for the additional hazards and increased risks that may apply during the winter months. Check any access points for members of the public to ensure they are accessible, including checking any entry ramps to ensure they are covered in salt or grit to prevent any slips that can cause injury whilst wheeling trollies in and out of the premises. Also remember that, as an employer, you have a responsibility to provide suitable workwear for such weather conditions.

Consider that lower temperatures can affect anything you might have in stock, such as coffins or memorial items, depending on your storage facilities. Avoid storage of stock directly on the floor and below valley gutters.

Ensure that any Business Continuity Plans (Disaster Recovery Plans) and any Safe Systems of Work in operation also fully cater for the winter season. SEIB offers a free risk management document to funeral directors to help you keep on top of your health and safety regime.

It is also worth considering that thieves will still be operating in the winter months so, whilst you are outside your premises ensuring that all vehicles are free of ice and everything is safe for staff and visiting client families, check that your property is securely locked to prevent any risk of theft.

REPAIRS AND MAINTENANCE

Make sure that any outstanding repairs to equipment, your funeral home, yard or car park surfaces are completed, and that any preparation areas are protected.

Ensure lighting levels, both within the premises and outside, are adequate to allow persons to work and move around safely.

Check that all roofs, gutters and drains are in good order and clear. Keep a record of checks and ensure that the work is done safely, whether undertaken by a contractor or by a member of staff.

Continue to regularly review the maintenance of your property and areas accessible to employees and members of the public.

PLUMBING AND HEATING

Ensure the water supply stopcock in premises is clearly labelled along with any other relevant stopcocks and isolation valves.

If any additional heating, such as convection heaters, are required within the premises, ensure that the fire safety risk assessments have been reviewed and that your insurance broker is informed. For oil and LPG-fuelled heating systems, make sure there is plenty of oil/gas in the tank because, if it runs too low, suppliers will struggle to deliver in periods of heavy snow when consumer demand could be high.

Check insulation – ensure that all water pipes liable to freeze are lagged and the condition of the insulation is intact and of a suitable thickness.

With the ever-changing world of technology, being able to be on call 24/7 can mean that you don't always occupy the funeral home. If the cold weather does set in and you are

working remotely from the business premises, it's recommended that you leave the heating low to avoid any burst pipes or escape of water.

WHEN BAD WEATHER IS IMMINENT

If you are the landlord of your property, you will have responsibility for making sure any shared premises or common areas are safe during winter months. However, if not, you will need to look at the lease or rental agreement to see who has the responsibility and discuss this with the landlord or managing agent.

For the external parts of your premises a range of various slip-related safety measures may be needed, including gritting and diversion of pedestrians to less slippery walkways.

With less hours of daylight, employees may arrive and leave during periods of darkness, making it harder for them to see icy and other slippery areas - so don't forget to assess the adequacy of the lighting that you provide in external areas.

Other ice and snow hazards to be considered as part of the risk assessment should include large falling icicles and significant slippages of snow from sloping roofs. In the last few years, there have been instances of garage roofs collapsing due to the weight of snow which have ended in circumstantial damage to hearses and other expensive vehicles.

Always be prepared for a severe change in temperature. March 2018 saw unexpected heavy snowfall which prevented many businesses from opening. Having your premises prepared for an event like this will enable you to stay open and keep your staff and members of the public safe.

THERE ARE MANY REASONS TO CHOOSE SEIB FOR YOUR BUSINESS INSURANCE. HERE ARE JUST A FEW:-

- SEIB has been providing insurance advice and bespoke solutions for over 50 years with over 40 years of experience in the funeral industry.
- SEIB offers funeral directors a specialised scheme which prevents clients from being affected by other trades and their poor claims, therefore keeping premiums stable.
- SEIB only insures funeral businesses under its bespoke policy; therefore, you can be confident in the knowledge that SEIB understands your business needs and tailors cover to suit your individual requirements.
- SEIB provides a range of special discounts and cover for NAFD members, including automatic professional indemnity insurance for each UK funeral home membership.

If you would like to request a free copy of SEIB's *Funeral Business Risk Assessment* document, please contact Alex Spain on 01708 850 080.

If you have any other questions about an insurance policy or you would like to take advantage of this bespoke scheme, please call SEIB for a free no obligation quotation or review of your current arrangements on 0345 450 0648.

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** Sources = insuramatch.com & Hamilton Fraser (2018).*