

Winterisation

Technical bulletin published by
Allianz Risk Consulting

Extreme weather conditions are occurring more frequently with the impact on businesses becoming more severe. This bulletin is designed to highlight some key actions which can be taken by clients to address the hazards to their business, and includes a brief checklist to help analyse and heighten awareness of the risks the business may face.

Key Factors to Consider

Changing weather can impact any business especially at the onset of winter. Extreme cold and heavy snow can immobilise a plant or entire area, with strong winds leading to asset damage and an interruption of business operations. Winter storms can result in flooding, storm surges, closed transport networks, blocked roads and power outages leading to process interruption. Locations not normally experiencing such extremes are now seeing such effects more frequently.

Examples of winter hazards are:

- Low temperatures causing, for example, freezing of water filled pipes, or accumulation of ice on power lines causing collapse
- Flooding caused by escape of water from rivers, streams or heavy rain leading to pooling water
- Blocked drainage systems and guttering leading to a back up of water and subsequent ingress into buildings
- Storm damage to building structures or unsecured objects
- Lack of access to facilities due to heavy snow fall
- Heating system failures leading to low temperatures within facilities and a cessation of operations.

Action

- Assess those areas vulnerable to winter related hazards. Whilst there are many areas to consider, particular emphasis should be given to:
 - Sprinkler systems
 - Heating Systems
 - Flooding
 - Building Condition Survey
 - Emergency Planning
- Put in place remedial actions ahead of winter to remedy any deficiencies revealed in the assessment
- Ensure that those persons expected to implement any actions as a result of the exercise are suitably trained
- Monitor and improve the winterisation plan for future years, based on lessons learned in the current year.

See overleaf for a checklist to assess how at risk your business is to winterisation.

Allianz Global Corporate & Specialty Risk Consultants are part of the Allianz Risk Consulting network, a specialist multi-disciplinary team of over 250 engineers and consultants, working with clients and their advisors to identify and manage business risks worldwide.

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Winterisation Checklist

Emergency Planning

	Yes	No	Action
• Have procedures been implemented to deal with excessive snow build up on roofs?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you have an Emergency Plan in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are snow and debris clearance personnel and equipment part of the Emergency Plan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are call out rotas for management and emergency teams up to date?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you have stocks of emergency equipment (road salt, shovels etc) available?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you have weather monitoring in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have you assessed vulnerable equipment and had deficiencies removed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are existing protective devices checked and in order?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are unoccupied or little used building inspection schedules in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have stocks or products susceptible to winter hazards been protected?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Low Temperature Protection

• Have all boilers and heating systems been serviced and repaired?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have you assessed adequacy of existing heating systems?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Can heating run off dual fuel? (Avoid use of portable heating if possible)			
• Are all frost thermostats checked and working to provide adequate heating?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Can temperature be maintained above 5°C, or alternative heating provided?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Has trace heating and lagging been installed in vulnerable areas?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Has an operational test of the trace heating systems been completed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are the fire pump house heaters in good working condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are sprinkler valves in an adequately heated area?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• If installed, has the inspector's test connection been periodically checked for blockage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have you converted alternate sprinkler systems to air?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have you ensured dry stems are in fact dry and the drain legs are fully drained?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are there formal hydrant inspections in place to clear ice build up?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you have regular building inspections to ensure they are "weather tight"?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have water storage tanks been sealed and immersion heaters checked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are heating jackets and coils functioning on fire pumps?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have underground fire mains and hydrants been checked, ensuring frost valves are cleared on pillar hydrants?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have hydrant outlet blank caps been removed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have valve glands been checked and repaired as necessary?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have you checked pump inlet water/ice agitators are operational for fire water reservoirs, and set at correct cut in/cut out temperatures and/or timers are adequately set?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are fire water reservoirs/ponds inspected daily in severe cold temperatures and the ice surface broken if agitators are not present?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Has idle equipment been switched off and drained?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Flooding & Water Ingress

• Are sump pump float switches tested and fully operational?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are there guttering and drain clearing programmes in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Strong Winds

• Have precautions been taken to secure equipment and loose objects against strong wind?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are buildings in adequate condition to withstand strong winds – e.g. roof tiles?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

This technical bulletin should be used in conjunction with the Allianz Technical Bulletin – Flooding, February 2011. Contact Allianz Risk Consulting for more information.

This bulletin is in no way comprehensive and merely serves to highlight some of the key actions open to businesses. It is no substitute for specific and professional advice on this complex issue. For further information or assistance please contact Allianz Risk Consulting or your professional advisors.