



Albany
Childcare
Insurance

Winter Weather Precautions

Understanding the Risk

Every winter millions of pounds of damage are experienced by nurseries from burst pipes, roof snow collapses and water ingress. However, by taking some basic precautions and planning ahead, many incidents can be prevented or the effects of damage minimised.

Preventing burst pipes

- Protect pipes and tanks with good quality lagging BS6700.
- Repair dripping taps and faulty ball valves as they can cause waste pipes to freeze.
- For unoccupied buildings or those with a history of freezing incidents, leave the heating set at a low level, or drain all equipment that is susceptible to condensation or freezing.
- Install a frost stat to central heating and check it's working correctly.
- Arrange for premises to be inspected at least daily in periods of very cold weather.
- Service heating systems at least annually.
- Ensure all boilers are safeguarded against freeze – particularly drain and condensate lines. Drain down all idle boilers.

Minimising Damage

- Isolate water at stop cock. Turn on cold taps to drain the system as quickly as possible.
- Turn off the central heating.
- Protect or remove any vulnerable contents or equipment that may be damaged.
- Never use naked flames to thaw ice plugged pipes and equipment.
- 'Ice dams' can be created on the edges of roofs, especially tiled roofs by continual thawing and refreezing of melting snow. Water may 'back up' up the roof getting under the tiles and leaking into the building. To help prevent this keep drains open and free of ice in a safe manner. Engage specialist companies to perform this if necessary.
- Monitor the amount of snow on roofs and clear them before accumulations reach unsafe levels.

For more information

- Visit our website at www.albanychildcare.co.uk
- Call us on 0845 602 0339
- Follow us on twitter (#albanychildcare)
- Join us on Facebook (@albanychildcare)

"Don't feel as though you are alone if you need to make a claim just call us on 0845 602 0339"





Good practice guide to snow and ice removal

Nurseries should be aware that the law stipulates that all employers should ensure that all floors and traffic routes should be free from any holes uneven or slippery surface and arrangements should be made to minimise risks from snow and ice. This may involve Gritting, snow cleaning and closure of some routes particularly outside stairs ladders and walkways on roofs.

Most nurseries have car parks and walkways used by visitors and it is the employer's duty to take reasonable care to make the hazard safe or provide a reasonable warning of the danger. Snow and ice are no longer regarded as natural hazards for insurance purposes and employers have to deal with the hazard of injury.

Injuries to staff or visitors can have serious consequences for employers which extend beyond the economics of insurance claims and serious consideration to prevention must be primary.

Snow and ice removal (hints & tips)

- Provision of Grit/Salt shovels and clearing personnel.
- Attention to weather forecasts.
- Company policies to reduce risk: Reduce size of car parks, posting warning signs.
- Temporary cessation of activities that increase the risk.
- Ensuring snow removal includes the removal of ice.
- Regular recorded inspections of relevant areas.
- Attention to pooling water at entrances/exits.
- Warning people entering or exiting to be careful.
- Be aware of the area you are responsible for.

Limiting the Liability in the event of an accident

- Establish exactly where the accident took place.
- Gather contemporaneous information and record it as soon as the accident occurs.
- Retain the records for at least 5 years.

Businesses should be in no doubt that claimant solicitors will actively pursue personal injury claims caused by slips through snow and ice. The nursery should have clear policies and good record keeping if the business is not to be seen as a soft touch.