

Autumn risk management bulletin

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Aviva's Specialist Partners





Welcome to **autumn**

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

You'll find information on common risks, from dangerous driving conditions caused by the weather to making sure modifications to outdoor areas are as safe as possible. If you're keen for more tips and guidance, each section also features links to more detailed information and risk assessment checklists, which you can tailor to your business.

Seeing how prepared you are for the potential challenges of the season will help you to protect your business from the elements this autumn.



“As we approach the autumn months, with more changeable weather and some of the unique risks that the season brings, we hope this guide will help you continue to protect your people and your business.”

Chris Andrews
Director of Risk Management Solutions

Autumn weather

As the weather starts to turn, higher winds and greater risk of rain damage can impact on a business's property, contents, production processes and ability to trade.

It's important to assess the risks to your property to help you prepare for any adverse weather, including storms or floods.

To help you measure the possible impacts and exposures – and put measures in place to minimise damage and speed up recovery – take a look at our comprehensive resources:

[Protecting your property from flood and weather](#)

[Business Continuity Planning](#)





Road traffic collisions

As the seasons change, the challenges on the road change too. Autumn brings fallen leaves, colder weather, rain, lower sun, frosts and longer periods of darkness – all of which can impact driver performance and contribute to an increase in road traffic collisions (RTCs).

Following any RTC, no matter how minor, it's essential to report the incident to Aviva quickly, especially if a third party is involved. Early reporting can enable your drivers to receive assistance, minimise the cost of the claim, and reduce the opportunity for fraud. Since the introduction of Whiplash Reforms¹ in England and Wales, early reporting helps insurers defend the claim within the liability decision period of 30 working days.

To help improve First Notification of Loss (FNOL) reporting times, here are some steps you can take:

- Encourage your drivers to report all motor incidents to Aviva as soon as possible, ideally within one hour of the collision if safe to do so, or within 24 hours – however minor they may seem.
- Allow Aviva to speak with your driver directly – this helps us understand exactly what happened and obtain their statement and signature.
- Stress the importance of taking down details of any third party involved. If we can speak with them, we might be able to help them too (should your driver be at fault).
- Highlight the benefits of full information gathering. Any additional material – such as photos, telematics data, in-vehicle camera footage, CCTV or any witness details – could help if a fraudulent claim is made against your driver, is disputed, or needs investigating.
- Regularly review the FNOL reporting times and quality of information provided by drivers, to continually improve with the aim of bringing them to within one hour.

To show you how delayed notification can impact the outcome of a claim, watch [our new video](#). We've also created [a video](#) aimed at drivers themselves, which can be used in training or inductions.

[Whiplash Reform Programme: Information and FAQ](#)

[Whiplash Reform Programme: Summary of Changes](#)

¹<https://www.abi.org.uk/products-and-issues/topics-and-issues/personal-injury-claims/whiplash-claims/>
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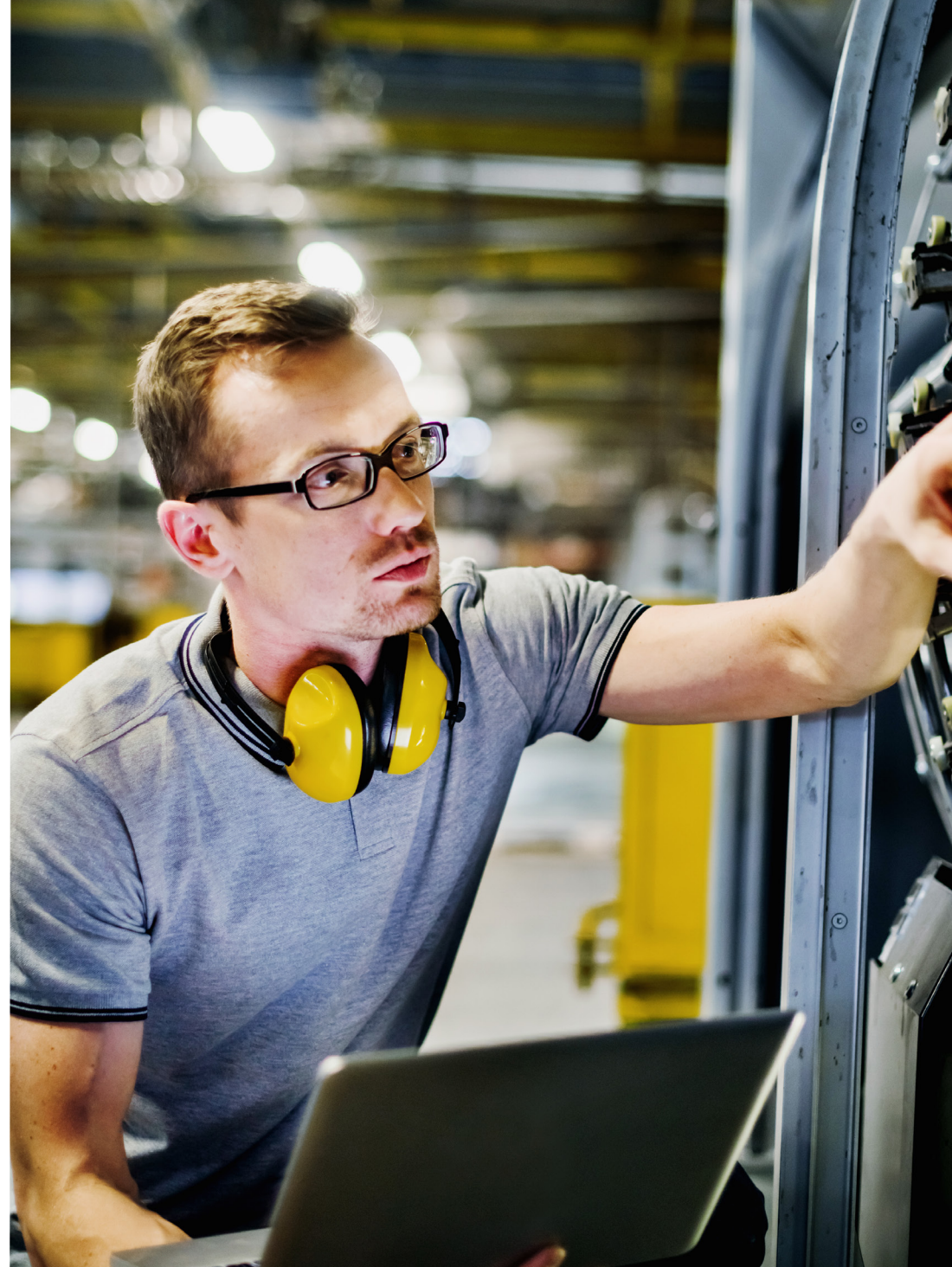
Engineering inspection

With the colder weather creeping in, it's important to make sure your equipment is safe and ready for use. It's also important you don't just rely on your statutory inspection regime to decide your maintenance or servicing requirements. For example, it's always essential to maintain your boiler, especially before the winter period when you will rely upon it the most.

Your equipment inspections will need to be carried out by competent, independent people. And you should also be aware that some types of equipment are covered by their own legislation and regulations – like the Lifting Operations and Lifting Equipment Regulations 1998 for lifting equipment, and the Pressure Systems Safety Regulations 2000 for pressure equipment.

Our guide takes you through the different legislation, to help you understand your responsibilities:

[Inspection regulations for your business's equipment](#)





Slips, trips and falls

Slips and trips are a common cause of injuries at work. Wet weather and damp autumn leaves increase the risks even further – both inside and outside your premises.

The injuries caused by slips, trips and falls not only affect the individuals involved, but can also mean losses for your business – through customer claims, employee absence and bad publicity.

Our guide explains how accidents can be avoided. You may also be interested in reading about the GRIP scheme, which has been developed by the Health and Safety Executive (HSE) to actively reduce slip incidents where footwear is implicated as a contributory cause. It allows footwear manufacturers to get their products tested and rated for slip resistance. In turn, this helps businesses and employees find the right type for their work environment.

[**Slips, trips and falls risk management guide**](#)

[**Understanding GRIP ratings**](#)

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Building enclosures, balconies, terraces and outside heating

This year has seen more businesses than ever look to modify their premises to create outdoor areas. While this was partly driven by COVID-19 restrictions, it's clear that protecting people from wet weather and keeping them warm as the autumn nights get colder are still important considerations for many.

However, it's equally important to recognise that adding enclosures, decorative elements, heaters, lighting or other arrangements can also present additional risks to a building and the people who use it.

Our Loss Prevention Standards – and their featured checklists – can help support your risk assessments:

External Building Areas: Usage and Safety

Balcony and Terrace Safety: Residential Buildings





Escape of water

Any building with plumbing, waste systems, heating systems, cooling systems or fixed water installations is at risk of damage from the escape of water. This is why it's one of the most common sources of insurance claims for commercial building owners.

In the UK, a large number of property insurance claims result from escaping water, but the true scale of disruption to businesses after a major incident is beyond measure. The potential impact varies, but, generally, businesses with sensitive areas – such as IT suites, control rooms, utility rooms and electrical risers – face the biggest losses.

Use our guide and additional educational material to identify and protect your business against the risks – and help avoid any interruptions. You might also be interested in leak detection solutions and our specialist partners – Aqualytics, LeakSafe and Waterguard – who provide detection and prevention systems tailored to your premises.

[**Water damage risk management guide**](#)

[**Protecting your property: escape of water**](#)



Help minimise risks with our Specialist Partners

We have a wealth of experience in helping customers protect their businesses. Not only do we provide insurance, but we provide a vast menu of other products and services to help prevent accidents and losses from happening.

Preferential rates for Aviva customers

As an Aviva policyholder, these products and services are available to you at preferential rates, helping to create and maintain an environment with reduced risk.

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

[Specialist Partners](#)

**If you would like more information
or assistance with any of these issues,
visit www.aviva.co.uk/risksolutions/
or contact us at riskadvice@aviva.com**

Please note:

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