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Loss prevention standards index

Aviva Risk Management Solutions are dedicated to keeping you and your clients up to date with the latest prevention support to minimise risk exposures. That's why we've completely refreshed our library of loss prevention standards – guidance documents offering advice, checklists and best practice procedures for all types of risks and businesses in the UK.

This includes dozens of new loss prevention standards covering the essential COVID-19 related risk management advice businesses are crying out for in these times of uncertainty.



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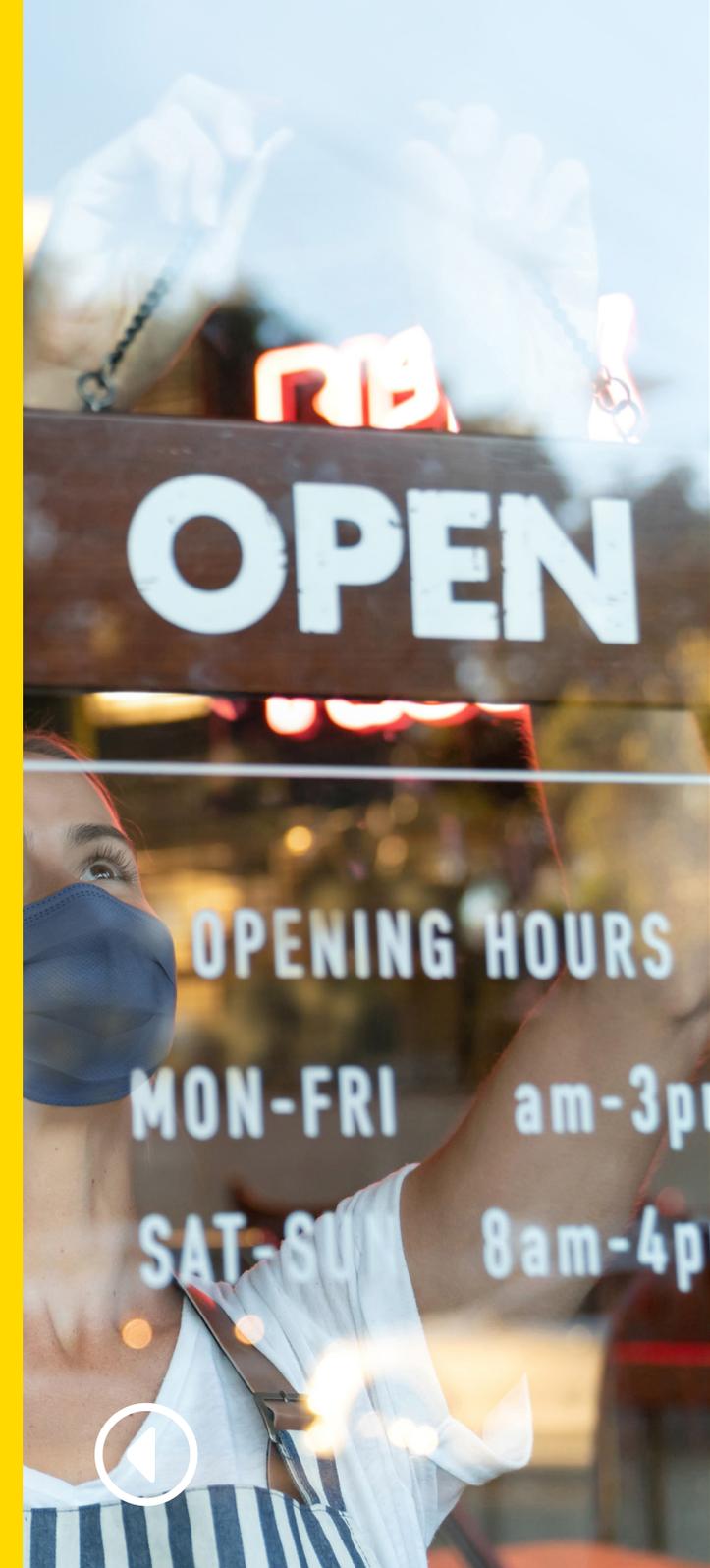
Building your business resilience

A comprehensive business resilience strategy is vital to the long-term survival of any company. Only by taking steps to identify and plan for potential disruptions can an organisation have confidence in its ability to limit the damage to business and successfully recover. Aviva offers a full suite of business resilience guidance and support to arm your clients against unplanned events.

Continuity Planning and Supply Chain Management

Business continuity planning should be a priority for any business hoping to recover from the impact of major disruption. The complexities of modern-day supply chains mean it's essential for businesses to understand and identify their weaknesses.

- [Business continuity >](#)
- [Business continuity plan testing and maintenance >](#)
- [Business impact analysis >](#)
- [Business Interruption Insurance - Committed Costs >](#)
- [Business Interruption Insurance – Indemnity Period and Maximum Indemnity Period >](#)
- [Pandemic planning and coronavirus >](#)
- [Pandemic recovery and the post-pandemic business world >](#)





Building your business resilience

Cyber security

Businesses of all sizes must learn how to recognise and protect against the increasingly common threat of cyber attacks and infiltrations.

- [Cyber security essentials accreditation >](#)
- [Cyber security, homeworking and the Coronavirus >](#)
- [Cyber Security: top 12 tips to protect against a cyber attack >](#)
- [Cyber Security - Respond & Recover >](#)
- [Cyber security social engineering >](#)

Change management

We are most vulnerable during 'change'. Managing change is central to the effectiveness of your risk management policy.

- [Managing Change - Liability >](#)
- [Managing Change - Property >](#)
- [Measures to manage people and operations following reinstatement after a shutdown >](#)
- [Measures to reinstate buildings, premises and the working environment >](#)
- [Pandemic and community based approach to security >](#)
- [Temporary Shutdown & Mothballing of Construction Sites >](#)



Protecting your property

Identifying and assessing the full range of hazards and risks posed to a businesses property is the first step to ensuring successful mitigation of, and recover from, any event. Aviva's comprehensive support with all areas of fire safety and sector-specific hazards can help your clients to develop the precautions, management systems and improvements to existing procedures that will prevent or limit damage to their property.

Fire safety management

With the right management programmes in place, the risks and impacts of arson, hot work and other high-risk operations can be mitigated.

- Arson ›
- Control and management of combustible waste materials ›
- Electrical installation, inspection and testing ›
- Fire safety inspections ›
- Fire safety legislation ›
- Hot work operations ›
- Housekeeping ›
- Maintenance regimes ›
- Managing change – property ›
- Managing Change During Lockdown and the Coronavirus ›
- Managing contractors ›
- Measures to reinstate buildings, premises and the working environment ›
- Measures to reinstate plant, equipment and processes ›
- Measures to manage people and operations after a shutdown ›
- Office fit-outs ›
- Property and business impact risk assessment ›
- Property impairment management ›
- Restarting construction projects after extended shutdown ›
- RC interactive hot work permit ›
- Smoking and the workplace ›
- Temporary mothballing of premises and operating plants ›
- Temporary mothballing of construction sites ›
- The power of stop audits ›
- Thermographic surveys ›



Protecting your property

Fire hazards

Guidance on dealing with the common combustion hazards, flammables and ignition sources across a variety of sectors.

- Ammonia refrigeration systems ›
- Balcony and terrace safety in residential buildings ›
- Commercial kitchens – extract systems and cooking ranges ›
- Contamination following a fire ›
- Control and management of combustible waste materials ›
- Data cabling ›
- Engine powered mobile plant ›
- External and internal third-party property protection exposures ›
- Flammable liquids – fire safety ›
- Hydraulic oil systems ›
- Internal high piled storage (non-sprinklered building) ›
- Laundries ›
- Lighting ›
- Lithium battery storage and recycling ›
- Managing risks caused by stockpiling in crisis situations ›
- Manufacture of hand sanitiser ›
- Photovoltaic solar panel systems ›
- Portable accommodation units and temporary buildings ›
- Road tanker loading and unloading ›
- Smoke contamination ›
- Spray drying ›
- Street food vendors ›
- Tank farm fire safety ›
- Unoccupied premises ›



Protecting your property

Fire protection and detection

Guidance on inspection, maintenance and the types of active and passive protection systems available.

- [Emergency response team >](#)
- [Fire doors shutters and dampers >](#)
- [Gaseous fire extinguishing systems >](#)
- [Heat and smoke venting systems >](#)
- [Sprinkler systems – flexible connections >](#)
- [Sprinkler systems – how they operate >](#)
- [Sprinkler systems – retail storage guidance >](#)
- [Sprinkler systems – review of hazard >](#)
- [Sprinkler systems – winter precautions >](#)
- [Water mist fire protection systems >](#)
- [Window sprinklers >](#)

Construction fire precautions

Advice on effective fire safety design and combustible material usage in construction and building renovation.

- [Composite panels >](#)
- [External wall insulation systems >](#)
- [Fire compartmentation >](#)
- [Thatched roofs >](#)
- [Timber framed construction >](#)



Protecting your property

Security

Key factors to consider in terms of the physical and technological security steps available to businesses to protect their premises from trespassers.

- [Doors and Windows >](#)
- [Intruder Alarms - Guidance for Customers >](#)
- [Pandemic and a community-based approach to security >](#)
- [Security - An Introduction to CCTV Systems >](#)
- [Security - Computer Equipment >](#)
- [Security - Glazing >](#)
- [Security Intruder Alarms: European Standard >](#)
- [Security - Locks >](#)

Escape of water

Identifying, preventing and controlling the risk of costly escape of water and fluid leakage incidents in commercial properties.

- [Escape of water and fluid leakage >](#)
- [Escape of water on construction sites >](#)



Protecting your property

Weather and flood

Guidance on putting in place measures to reduce the effects of weather including flooding, which is the most common natural source of damage to properties.

- [Global flood guidance and mitigation >](#)
- [Property damage from trees >](#)
- [Protection of buildings from windstorm >](#)
- [UK flood guidance and mitigation >](#)
- [Weight of Snow >](#)



A vertical photograph of a wind turbine tower. A worker in high-visibility gear is climbing a yellow ladder inside the tower. The tower has a red stripe and a metal railing. The sky is blue with some clouds.

Protecting your people

The wellbeing, health and safety of people should be of paramount concern to any business. Occupational health and safety issues at work are responsible for over a million cases of worker ill-health each year and can cost a business a lot of money. All organisations have a duty of care to their employees and customers, which is why Aviva have an extensive suite of guidance on keeping people safe.

Management of health and safety

Clear and widely circulated guidelines are vital to establishing a safe system of work in potentially hazardous situations.

- Accident recording and RIDDOR reporting ›
- Allowing children into the workplace ›
- Asbestos in buildings ›
- Claims defensibility ›
- Claims defensibility for pubs and restaurants ›
- Claims defensibility for the health and care sector ›
- Corporate manslaughter and sentencing guidelines ›
- Handling animals safely ›
- Induction training ›
- Legal professional privilege ›
- Legionella controls during Covid-19 ›
- Lone working ›
- Managing change – liability ›
- Managing violence and aggression during Covid-19 pandemic ›
- Manual handling in nursing and residential homes ›
- Motor vehicle maintenance workshops ›
- Permit to work systems ›
- Playground equipment ›
- Returning to work in an office environment during Covid-19 ›
- Risk assessments during rapid change events ›
- Safeguarding during a pandemic ›
- Slip prevention ›
- Slips, trips and falls ›
- Travelling for work ›
- Protecting volunteers ›
- Violence to employees ›
- Work at height ›
- Workplace transport safety ›



Protecting people

Premises, tools and equipment

Our best practice procedures cover a range of high-risk and specialist work, environments and equipment.

- Angle grinders ›
- Asbestos in buildings ›
- Hand tool safety ›
- Legionella controls during Covid-19 ›
- Motor vehicle maintenance workshops ›
- Permit to work systems ›
- Playground equipment ›
- Slips prevention ›
- Slips, trips and falls ›
- Storage and use of LPG cylinders ›
- Snow and ice clearance ›
- Welding operations ›
- Work at height ›
- Workplace transport safety ›

Occupational health

Anything which poses a hazard to an employee is an occupational health issue that requires appropriate guidelines in place.

- Clinical waste disposal ›
- Display screen equipment ›
- Handling animals safely ›
- Homeworking ›
- Isocyanates ›
- Legionella controls during Covid-19 ›
- Manual handling in nursing and residential homes ›



Protecting people

Wellbeing and personal resilience

As well as physical threats, businesses should consider the emotional and mental wellbeing issues their employee's work circumstances entail.

- [Health and wellbeing during Covid-19 >](#)
- [Homeworking >](#)
- [Induction training >](#)
- [Lone working >](#)
- [Managing violence and aggression during Covid-19 pandemic >](#)
- [Protecting volunteers >](#)
- [Violence to employees >](#)



Protecting your clients and their business

There is no doubt that we live in a litigious society and there is an ever-present risk of legal action from those affected by our activities, but more than that, we also owe those around us a moral duty to take reasonable care of their health, safety and welfare.

Having robust, properly maintained and regularly checked premises, plant, equipment, policies and procedures is critical to ensuring that we provide the required services/products in a way that keeps our employees, customers, contractors and others, safe.

Public and products liability

By ensuring appropriate safety controls are in place we also minimise the risk of either criminal or civil action in the courts; thereby protecting people and your business.

- Assessment of pollution risks ›
- CE marking ›
- Hazardous trees ›
- Inflatable amusement devices ›
- Oil storage ›
- Permit to work systems ›
- Playground equipment ›
- Preventing pollution from fire-fighting run-off ›
- Product liabilities for retailers ›
- Public liability ›
- Safeguarding during a pandemic ›
- Slips prevention ›
- Slips, trips and falls ›
- Snow and ice clearance ›



Protecting your clients and their business

Environmental

Environmental risk demands looking at both the likelihood of a pollution event occurring and the severity of its consequences.

- Ammonia refrigeration systems ›
- Asbestos in buildings ›
- Assessments of pollution risks ›
- Clinical waste disposal ›
- Contamination following a fire ›
- Control and Management of Combustible Waste Materials Property ›
- Oil Storage – Double Walled Tanks ›
- Preventing pollution from fire-fighting run off ›
- Road Tanker Loading and Unloading Property ›



Managing motor risks

Businesses running a motor fleet need to ensure full training and fleet safety policies and procedure are in place to protect both them and their drivers. Implementation of the right management controls, as detailed in our motor risk loss prevention documents, can dramatically reduce a business's insurance claims, protect driver welfare and safeguard the future wellbeing of the business.

Management of motor risk

Effective management of work-related road safety and driver training will help reduce risk and mitigate an organisation's exposure.

- Agency drivers ›
- Driver certificate of professional competence ›
- Driver licence checking ›
- Driver recruitment – overseas drivers ›
- Driver recruitment selection, induction and retention ›
- Driving in adverse weather ›
- Electrical and hybrid vehicle awareness ›
- LGV safety permit and direct vision standard ›
- Managing driving at work during Covid-19 ›
- Requirement to declare at work driving incidents ›
- Vehicle security ›
- Young drivers ›



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Covid-19

The coronavirus pandemic has led to millions of businesses having to drastically change their ways of working, whether that's homeworking or implementing new safety protocols. To give your clients all the support we can in navigating this new normal, we've created a library of new pandemic-focused loss prevention standard factsheets.

Armed with the advice in these detailed best practice guides, you and your clients will be well-positioned ensuring that the day-to-day running of business continues as seamlessly as can be expected.

- Balcony and terrace safety: residential buildings ›
- Claims defensibility ›
- Claims defensibility for pubs and restaurants ›
- Claims defensibility for the health and care sector ›
- Cyber security, homeworking and the Coronavirus ›
- Cyber security protection against cyber attack ›
- Display screen equipment ›
- Equipment in operating plants ›
- Health and wellbeing during Covid-19 ›
- Homeworking ›
- Learning business resilience lessons from Covid-19 ›
- Legionella controls during Covid-19 ›
- Lone working ›
- Managing driving at work during the coronavirus ›
- Managing violence and aggression during Covid-19 pandemic ›
- Measures to reinstate plant, equipment and processes ›
- Measures to reinstate buildings, premises and the working environment ›
- Managing change during lockdown and the Coronavirus ›
- Managing change – liability ›
- Managing risks caused by stockpiling in crisis situations ›



Covid-19

- Manufacture of hand sanitiser ›
- Measures to manage people and operations following reinstatement after a shutdown ›
- Measures to reinstate plant, equipment and processes ›
- Pandemic and a community-based approach to security ›
- Pandemic planning and Coronavirus ›
- Pandemic recovery and the post-pandemic business world ›
- Portable accommodation units and temporary buildings ›
- Protecting volunteers ›
- Restarting construction projects after extended shutdown or mothballing ›
- Returning to work in an office environment during Covid-19 ›
- Risk assessments during rapid change events ›
- Risks for law firms during the Coronavirus pandemic ›
- Safeguarding during a pandemic ›
- Street food vendors ›
- Temporary mothballing and shutdown of premises and operating plants ›
- Temporary shutdown of construction sites ›
- Tips for allowing children into the workplace ›
- Travelling for work ›
- Vehicle security ›
- Wearing of face masks and face coverings ›



Staying protected with Aviva

Risk is a factor in every organisation. The form it takes varies from sector to sector and business to business, but it's a constant that demands serious consideration.

Our team can work alongside you to understand, analyse and help to minimise the threats and exposures that arise in any business, and put into action sensible measures to control them.

Take a look at the sectors and wide range of risks Aviva Risk Management Solutions can address to protect businesses from uncertainty.

Support includes:

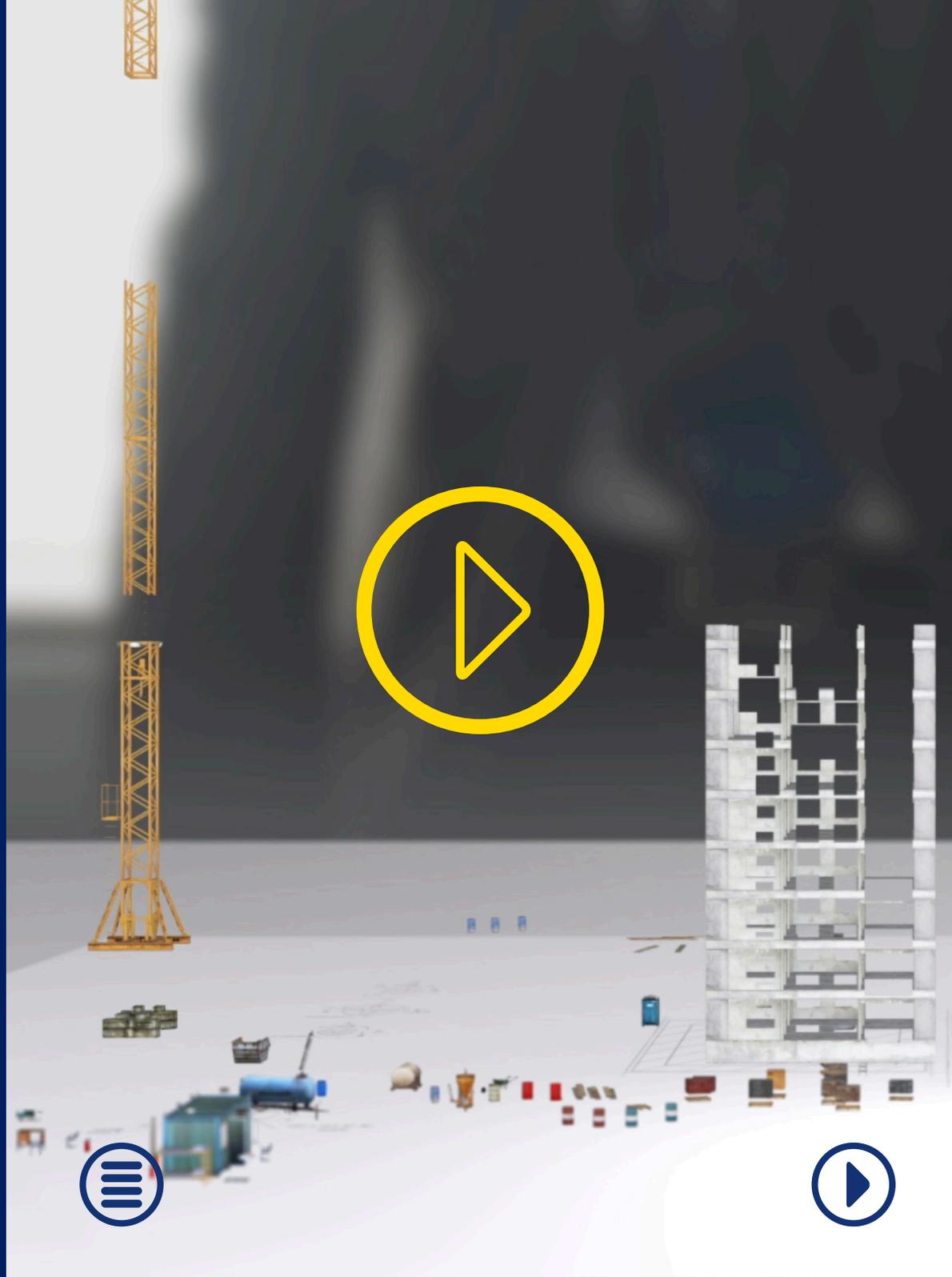
- Loss Prevention Standard Library
- Webinars
- Virtual Risk Management
- Back to Business podcasts

[Aviva Risk Management Covid-19 hub](#)

[Aviva Risk Management Guides](#)

[Aviva Risk Management Specialist Partners](#)

[Aviva Risk Management solutions](#)





For further support from Aviva Risk Management Solutions, go to [aviva.co.uk/risksolutions](https://www.aviva.co.uk/risksolutions) or speak to your usual Aviva contact

This document contains general information and guidance. It is not intended to be specific advice and should not be relied on as such. It may not cover every risk, exposure or hazard that may arise and we recommend that you obtain specific advice relevant to your circumstances. We accept no responsibility or liability in respect of any person who may rely upon this document.

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