

Spring

An Aviva Risk Management
Solutions guide

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Welcome to spring

With everything else going on around us at the moment, it's important not to lose focus on how you can take reasonable precautions to protect your business against the common risks you could encounter in the spring months.

This edition focuses on:

- simple risk assessment advice specifically for the season
- assessing how equipped you are
- understanding how prepared you are to face challenges.



“As we head into spring, we consider some of the seasonal risks that your business may face. Prevention has never been more important than it is now in helping protect your business and your people. We hope you find this guide useful in helping manage the risks that this season brings.”

Chris Andrews
Director of Risk Management Solutions

April showers

The UK continues to experience unpredictable extremes of weather as climate change becomes more of a factor. Spring 2020 was the sunniest ever recorded¹ but we only have to look back to spring 2012, where we witnessed the wettest April in over 100 years with rainfall of 121.8mm.²

High levels of rainfall can lead to flooding. You should consider the risk of flooding to your premises and what precautions you can take to prevent it.

To help, we've provided some simple, practical advice on steps you can take to protect your business if flooding is forecast.

For your businesses, we've also provided some useful guidance below.

Commercial Flooding guide

¹Source: <https://www.metoffice.gov.uk/about-us/press-office/news/weather-and-climate/2020/2020-round-up>

²Source: Met Office Statistics 2012: <https://blog.metoffice.gov.uk/2012/04/30/april-already-wettest-in-a-century/>





Building and renovations

Spring is the most popular time to see the start of renovations and building work – so how do you protect contractors working at your business premises?

A lack of control of on-site contractors could lead to accidents and injuries to both the contractors and your employees. Failing to adequately supervise contractors could also result in damage to premises, machinery and equipment, and loss of business. What's more, there's also the possibility of civil compensation claims and prosecution of businesses who failed to fully appreciate the extent of their duties in relation to contractors.

The following checklist is intended to help you understand your duties in respect of contractors and how to use best practice in selecting, appointing and managing them.

Managing Contractors loss prevention standards

Fire

Did you know that in the year ending June 2021 there were 529,101 incidents attended by Fire and Rescue Services in England?¹

On average, that's over 1,400 incidents every day.

Owners and occupiers of commercial premises can take some very simple steps to ensure they don't find themselves included in those statistics. These include:

- ensuring electrical systems are properly maintained
- ensuring that dust extractors and flues are properly maintained and cleaned, particularly where these are required to control combustible or explosive materials and for kitchen extraction
- controlling smoking in and around the premises
- controlling the storage and disposal of waste
- taking steps to minimise the risk of arson on your premises
- managing the storage and use of flammable liquids and gases
- undertaking a fire risk assessment for the premises.

Controlling fire risk

¹Source: Fire and rescue incident statistics: England, year ending June 2021

Footnote 1: Contains public sector information licensed under the Open Government Licence v3.0



Water leaks

Water damage is one of the most common causes of property insurance claims for owners of office buildings, hotels, retail premises and other commercial buildings, including blocks of flats.*

In the UK, a great number of property insurance claims are a result of burst pipes and leaks, causing large costs and business disruption after a major escape-of-water incident.

Reducing the risk of damage to your property, such as fixtures and fittings, contents, machinery and equipment and IT systems, will avoid interruption to your business.

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. These services are available to Aviva customers at preferential rates.

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

[**Specialist Partner Network**](#)

*Aviva claims data 2018-2020 for escape-of-water claims made on Commercial Property insurance





Theft

Did you know there were over 3 million incidents of theft estimated in England and Wales for the year ending June 2021?¹

Reducing the attractiveness of your premises to thieves not only helps to prevent theft but can minimise the risk of associated losses, such as property damage resulting from theft attempts.

When thinking about theft, we often talk about 'layering'. The first layer is the outer fence or wall, and gates. The middle layer is the outer wall of your premises, doors, windows and shutters, and the inner layers would be internal walls, safes, cabinets, locked inner rooms etc.

Ensuring that each of those layers is as robust as it can be, while still ensuring your business can function, will minimise the risk of physical access to your building/stock.

Complementing the physical controls are various electronic controls such as CCTV and intruder alarms. On top of that are the management controls, such as housekeeping (not leaving stock or valuable equipment where it is accessible or in view), controlling keys and codes, monitoring maintenance, undertaking appropriate checks on employees etc.

Protecting your property

¹Source: Office for National Statistics, Crime in England and Wales: year ending June 2021, estimate by the Telephone-operated Crime Survey



Help minimise risks with our Specialist Partners

We have a wealth of experience in helping customers protect their business. As well as insurance, we provide a vast menu of other products and services to help prevent accidents and losses.

As an Aviva policyholder, these products and services are available to you at discounted prices, helping to reduce risk in your business environment.

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

[Specialist Partner guide](#)

**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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