

Summer risk management bulletin

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Welcome to summer

This seasonal risk management bulletin compiles some of the key factors businesses should be aware of at this time of year.

Over the following pages we'll look at some of the common risks the summer months can throw up, such as the risk of summer fires, sun exposure for outdoor workers and the dangers associated with summer driving. Plus, if you're keen for more tips and guidance on a particular topic, you'll also find links in each section to further information and handy risk assessment checklists.

Taking precautions and carrying out the right checks now will help protect your business from getting burnt this season.



“At Aviva, our proactive prevention philosophy to risk management allows us to help our clients effectively manage the types of risk that heighten during the summer months. By sharing information and advice on how to approach this, we hope that this guide will help you continue to protect your people and your business from these common issues.”

Chris Andrews
Director of Risk Management Solutions

The risk of summer fires

Is your business more vulnerable in the summer? From long dry spells, to weekend BBQs, carelessly discarded cigarette butts to glass-magnified sun rays on dry grassland – the summer months may bring situations which can lead to fire.

You might have equipment which operates in direct sunlight. The elevated summer temperatures may mean the equipment needs to work harder to stay cool, reducing efficiency and boosting the risk of fire.

During long dry spells, decreased water levels could affect the supply of firefighting water. Arson, which we'll cover in more depth on the next page, is also more prevalent in the summer months.*

As you can see, the conditions resulting from prolonged hot periods and the summer months can create highly flammable circumstances. Have a look through our checklist to see how you can help prevent the risk of summer fires.

Fire safety inspections loss prevention standard

Fire safety

*UK Fire Statistics 2021 <https://www.gov.uk/government/statistical-data-sets/fire-statistics-data-tables#deliberate-fires-attended>
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Arson

Arson accounted for 50.5% of all fires attended in 2017/18 by fire and rescue services in the whole of the United Kingdom.* It's a significant issue and one that needs to be considered as part of your overall fire strategy.

Any fire has the potential to spread at great speed, endangering equipment, stock, people and property. Even fires started in remote, outlying areas have the potential to affect working operations: for example, if they cut off access to roads or the rest of your business.

Your level of risk exposure could be reduced by focusing efforts on these following key areas:

- managing external storage and waste
- identifying vulnerabilities in your site's security arrangements, such as vacant buildings and damaged fencing
- regular inspections of your premises.

Arson loss prevention standard

* <https://www.nationalfirechiefs.org.uk/Arson>

Smoke contamination

The after-effects of even the smallest fire can be seen in the form of smoke contamination. Smoke damage causes corrosion, discolouration and lingering odour – all of which can be expensive and time-consuming to deal with, having a significant effect on:

- fixtures, floor coverings, wall coverings and ceiling tiles
- floor and ceiling voids and associated data and power systems
- electrical fittings, electrical contacts and switchgear
- IT equipment
- any products or packing materials in your supply chain, finished goods, raw materials and in-process stock.

Because smoke is so easily transmitted, the area affected by a fire is often significantly larger than you first think and can compromise the running of your business for much longer than you'd expect. Our checklist puts forward several precautionary measures that could help save you heartache and expense in the long run.

[Smoke contamination exposure checklist](#)





Understanding the seasonality of risk

Business continuity management and supply chain resilience has never been more important. Summer can be a busy period for many businesses, often combining increased activity with fewer staff as employees take holidays.

Seasonal fluctuations of some description are a factor for most businesses. It's important to understand the peaks and troughs within your own business cycle and the differing impact incidents can have, depending on the time of year at which they occur.

For example, for a fashion company, losing a shipment of seasonal stock at the start of the summer could be catastrophic as there will be little prospect of the specialist partners having the time or capacity to manufacture replacements. Plus, not only could it see the business lose the majority of its income, but such a setback could impact their ability to get shelf space with buyers next summer, as the gap may have been filled by a competitor. On the other hand, were seasonal stock to be lost at the tail end of the season, the effect may be much less.

Business continuity loss prevention standard

Summer sun

The longer, hopefully sunnier days we see in the summer have a dark side – namely the dangerous levels of ultraviolet radiation from the sun – the main cause of skin cancer. A few startling facts:

- More than 1,500 people get skin cancer as a result of uncontrolled sun exposures at work.*
- Occupational skin cancer kills 60 people in Britain each year.*

All of this can be avoided by making sure you and your employees are fully aware of the dangers, as well as the precautions you can take. The HSE guidance below is a good place to start.

HSE guidance on outdoor workers and sun exposure

*IOSH's No Time to Lose campaign <https://www.notimetolose.org.uk/>
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Drug driving

In 2019 drug driving was a contributory factor in 92 fatal road crashes and 737 crashes resulting in serious injuries in 2019 in Britain,* a 32% increase from 2018 and experts estimate the true figures to be three or four times higher.

The law on drug driving in England and Wales was introduced in 2015 where new legal limits for a range of the most common illegal drugs, including cannabis, cocaine and MDMA, can be tested at roadside. In 2019, there were 12,100 convictions for the offence of 'Driving a motor vehicle with the proportion of specified controlled drug above specified limit'. This was an increase of 19% on the figure for 2018.** The result was that 93% (11,200) of the drivers were disqualified from driving.** In addition, during Covid-19 we have seen data from police forces indicating an increase in drug driving offences.***

Any business reliant on a fleet of drivers would benefit from a comprehensive drug testing policy, which should outline what testing occurs, and under what circumstances. A drug awareness programme for employees should be part of the policy, alongside support for employees with substance abuse problems.

Employers must explain their disciplinary procedure, and be regular and consistent with its enforcement. Road safety charity Brake have put together a factsheet below offering advice to employers, and Think!'s drug driving campaign informs road users that driving while taking medicines that impair driving ability is illegal.

[**Brake drug driving guidance**](#)

[**Think! drug driving awareness posters**](#)

* Contributory factors: Casualties in reported accidents by severity: Great Britain 2021
**Criminal Justice Statistics quarterly, England and Wales, year ending December 2019
*** PACTS (Parliamentary Advisory Council for Transport Safety), Drug Driving – The tip of an iceberg?
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Driven to distraction

Driving is a complex task and there are many things inside and outside the vehicle that can cause a driver's attention to be diverted such as mobile phones, infotainment systems, passengers, eating, everyday life, work pressures, other road users and in-vehicle technology. When a driver's attention is diverted from activities critical for safe driving towards another activity, they become distracted, which could result in loss of control of the vehicle leading to a collision. On the UK's roads, the Department of Transport figures show the impact of distractions with 4,261 casualties in 2019 attributed to distractions in the vehicle and 637 attributed to distractions using a mobile phone.*

Steps you can take to stay focused while driving:

- **Recognise what makes you distracted** – for example, eating or changing music.
- **Concentrate on driving** – distractions are inevitable. The trick is to refocus quickly.
- **Use technology sensibly** – take steps to change the settings on communications, infotainment and navigation systems to reduce the level of distraction they cause. Set the navigation system before you start your journey.
- **Plan your route** – advance planning will give you a better chance of staying focused on the road rather than your navigational device. Don't multitask; concentrate on driving.

As employers, provide your employees with information on the cause and effects of distraction while driving, how to recognise when they are distracted, have a greater awareness of driving in a shared space and the impact on other road users (in particular, vulnerable road users).

Protecting Vulnerable Road Users loss prevention standard

*Source: Department for Transport RAS50007 Casualties in reported accidents by contributory factor, casualty type and severity, Great Britain, 2019. Contains public sector information licensed under the Open Government Licence v3.0.





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As an Aviva policyholder, these products and services are available to you at discounted prices, 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 Partner guide**](#)

**If you would like more information
or assistance with any of these issues,
visit [Aviva Risk Management Solutions](#)
or contact us at riskadvice@aviva.com**

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