

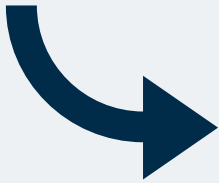
# ◀ COLD WEATHER: IMPROVING RESILIENCE FOR YOUR BUSINESS ▶

## ON THIN ICE

Cold weather and wintery conditions can have significant negative effects on businesses, particularly SMEs. Supply chains, logistics, personnel and property can all be impacted. There are several steps you can take to ensure your business remains safe and productive during periods of cold weather.

## PREPARE A POLICY

Defining a policy on cold weather before any severe weather occurs is key. The policy should take into account key business activity, access requirements, employees' individual circumstances and working environments. The HSE (Health and Safety Executive) does not have specific guidance for working in temperatures below 13°C.



While your policy should account for employees not able to get to work, it is also important to prepare for employees, suppliers, contractors and customers that do make it in by taking steps to keep them and your premises, safe.

## PROTECT YOUR PREMISES AND PEOPLE

There are key steps you can undertake before the cold weather hits to ensure your business, employees, customers, contractors and suppliers are safe:

Identify all paths, walkways, roads, entrances and parking areas that your business is responsible for

Maintain a good supply of grit and spreading equipment and apply grit often, especially on well used paths & slopes

Ensure external paths and parking areas are well lit, clear of debris and regularly gritted ahead of freezing temperatures

After snowfall, check external areas, clear any snow, and ensure these areas are well gritted to prevent ice buildup

Know the layout of key services (water, gas and electricity) and the location of stopcocks, shut off valves and breakers

If any sites will be unoccupied during cold weather, consider draining heating systems and water tanks

Clean out blocked guttering and repair any damaged fixtures and fittings such as down pipes or leaking taps that may freeze

Have your heating systems serviced at least annually to reduce the chance of a breakdown

# REMAIN PRODUCTIVE

If you are affected by cold weather, here are some tips to keep going:

**Communicate in advance** with your employees so that they know what to do if they can't get in

If clients or customers are likely to be affected, let them know as early as possible and **keep communication channels open**

**Appoint a Business Continuity leader** - someone responsible for coordinating efforts and informing all staff of the potential impacts and company policies



To maintain business continuity, **use online 'cloud' collaboration programmes**, so that staff can still access work

**Keep a current list of key contacts in a safe place** (including, employees, customers, suppliers, insurers and utility providers) so you can contact them if needed

**Check your insurance policies** and make sure that you are covered for the risks that winter weather might bring

## INSURANCE FOR COLD WEATHER

- **Buildings and Contents Insurance** can cover against water damage claims and damage caused by extreme weather
- **Business Interruption cover** protects against any loss of income (or increased costs of working) resulting from the incident
- **Public Liability Insurance** can cover against slips, trips and falls suffered by third parties
- **Employers Liability Insurance** can cover against slips, trips and falls suffered by employees

For more information on how to prepare for cold weather, visit:

<http://www.hse.gov.uk/temperature/coldstress.htm>

<http://is4profit.com/business-continuity-management-snow-days/>

