

RISK MANAGEMENT

NOVEMBER 2020



**PREVENTING AND
REDUCING THE RISK
OF WEATHER RELATED
DAMAGE TO YOUR
SCHOOL PROPERTY**



PREVENTING AND REDUCING THE RISK OF **WEATHER RELATED DAMAGE** TO YOUR SCHOOL PROPERTY

TO HELP YOU HIGHLIGHT THE IMPORTANT ASPECTS OF A MAINTENANCE PLAN FOR YOUR SCHOOL, WE OUTLINE BELOW A NUMBER OF ACTIONS WHICH CAN BE TAKEN TO REDUCE THE RISK OF DAMAGE BEING CAUSED TO YOUR PROPERTY BY SUCH WEATHER EVENTS.

STORMS/FLOOD

Checklist

1. Are all roof slates/tiles, gutters and aerials secure?
2. Has flashing been checked?
3. Are gutters and down pipes clear of leaves and other debris?
4. Are all large trees close to your school maintained – branches trimmed, checked for rot or decay?
5. Are the grounds clear of loose materials and rubbish?

Suggested Actions

- ✔ Clean out gutters, down pipes and drains of leaves, dirt and debris on a regular basis.
- ✔ Regularly check trees which are close enough to fall onto buildings or parking areas. Where warranted have trees trimmed or removed by a qualified tree removal service.
- ✔ Check for broken, damaged or loose tiles and have them repaired where necessary.
- ✔ Check the flashing around skylights, vent pipes and any other projections where a roof covering meets an adjoining surface.
- ✔ Repair any damaged gutters or down pipes and check their supports.
- ✔ Ensure grounds are kept clear of unsecured equipment, loose materials and rubbish that may blow and cause damage.

- ✔ Raise to higher ground (upstairs or on worktops) furniture, appliances or other items that may be damaged by direct contact with water for an extended period.
- ✔ Move vehicles, valuables or other items to safety.
- ✔ Be ready to turn off gas and electricity supplies (get help if necessary).
- ✔ Store or secure items in the open such as goalposts, basketball hoops, benches, playground equipment etc.

In the event of your property suffering storm or flood damage:

- ✔ You can contact a contractor to inspect the roof and if necessary carry out emergency repairs initially.
- ✔ Photograph the damage to your property and contents, before any emergency repairs are carried out if possible.



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- ✔ Wet or damaged items can be lifted or removed from the building, please do not dispose of any items as we may arrange for an inspection.
- ✔ Leave the heating on to help the property dry out. You can also hire dehumidifiers. When a dehumidifier is on, close your windows. A dehumidifier should be emptied on a regular basis.
- ✔ You can take steps to remove the flood water from your property. In the event of widespread flooding your local council or fire brigade may be able to assist you.
- ✔ Avoid touching any contaminated items, unless wearing suitable gloves.
- ✔ Arrange for an electrician to check the electrics.
- ✔ Contact Allianz as soon as possible so that we can commence processing and investigating of your claim.
- ✔ Remember to protect your oil supply from freezing. The oil supply pipe can be protected with weather-proof insulation and a tarpaulin cover will provide emergency protection to the tank.
- ✔ Leave internal doors open to protect unheated or poorly heated compartments, but always subject to fire safety rules and regulations.
- ✔ If air vents in the boiler room are closed off, leave sufficient opening to allow an adequate supply of air for combustion.
- ✔ If heat is not to be maintained in the building, then the water supply should be isolated and all sanitary and domestic water services drained.
- ✔ Ensure there is a process in place that essential footpaths and walkways under the responsibility of the school are salted in advance of freezing or ground frost conditions.

FROST/FREEZE

Checklist

1. Are your pipes and tanks properly lagged?
2. Have you turned off the mains water supply?
3. Do all your taps close tightly?
4. Do you know where the main water stop valve is?
5. Are you sure they are working?
6. Is electricity supply left on to ensure operation of frost thermostats?
7. Is Heating maintained in the premises?
8. Have you a sufficient supply of rock-salt to help keep pathways clear of frost and ice during cold weather?

Suggested Actions

- ✔ If the mains water remains on then there is an unlimited supply of water that could flood the school in the event of the leak or burst pipe. Turning off the mains water supply is essential to do for the Christmas holiday period, but also advisable for any period of closure.
- ✔ Maintain heat in the building.
- ✔ Ensure thermostats are correctly set i.e. 35°F or 2°C if located indoors, or 32°F or 0° if outdoor.

In the event of your property suffering from a burst pipe:

- ✔ If you have not already done so, turn off the water at the mains stop tap as soon as you discover the leak.
- ✔ Drain the cold water system by turning on all your cold water taps.
- ✔ Turn off any water heating system, such as central heating or immersion heaters and then drain the hot water system by turning on the hot water taps.
- ✔ Switch off the electrical mains if you think the water may have leaked near your electrics or electrical appliances. However if the mains switch is wet **DO NOT TOUCH IT.**
- ✔ Call a plumber to fix the leak and an electrician if you think your electrical wiring may have been damaged by water.
- ✔ Contact Allianz as soon as possible so that we can commence processing and investigating of your claim.

The information provided above highlights key issues under the headings identified. Detailed information is contained in our publications "Guide to Insurance, Safety and Security in the School" and "Protecting Your School Property from Fire and Weather Related Losses". Further information is contained in our dedicated schools website www.allianz.ie/schools.

Allianz p.l.c.

Allianz House,
Elmpark,
Merrion Road,
Dublin 4,
D04 Y6Y6.

Telephone: (01) 613 3000

Fax: (01) 660 1630

Email: info@allianz.ie

Website: www.allianz.ie