

Stopping a loss Before it stops you



Introduction

At Zurich we take pride in helping you, our valued customers, in your time of need, especially if you need to count on us when making a claim.

Making a claim following a loss can be a very stressful experience, even when it all goes smoothly. As part of our claims process, we're often required to take regrettable but necessary steps such as moving customers away from home, to temporarily closing their businesses.

It can involve a great deal of disruption, upheaval and distress. In addition, making a claim can have a profound impact on our lives, as well as the communities we serve. It is for all these reasons why we want to help you **stop a loss before it happens**.

Within this document you will find some helpful guidance on the losses we often see and how they might be prevented. Where they cannot be prevented, we hope to show how they can be minimised to have as little an impact on you, your business and your loved ones as possible.

In the event you do need to make a claim, please know you can trust on our personal, effortless, clear and collaborative claims team to give you all the help and support you need.

With my warmest regards,

Megan Dunford

Head of Large & Complex Property Claims



Making it Personal...



Clear...



Effortless...



and Collaborative.



That's our promise to you, our Claims Commitment.

 ZURICH

Escape of Water

Escape of Water (**EOW**) is a term used to define a water leak in a property. It usually occurs where there is a catastrophic burst or slow leak from the plumbing or heating system involving pipes and joints, but also appliances or even faulty bathroom sealant.

Here is our five-point checklist, to help reduce the risk of EOW:

1. Understand where your shut-off valve (**stopcock**) is in case of an emergency. Test the valve to make sure it can be turned off quickly and easily.
2. Regular checks: make sure to **check hidden areas** such as behind bath and shower panels for signs of water build-up or seepage leading to damage.
3. Make sure there is a comprehensive **maintenance plan** in place to help prevent water from escaping due to wear and tear.
4. Consider installing **leak detection devices** that can shut off the water supply and raise an alarm in the event of a leak, especially when a property is temporarily unoccupied.
5. Always **use experts** with the right qualifications and equipment to carry out installations and repairs, as it may cost more in the long term.



Flood

Floods can cause widespread devastation that can severely disrupt or even destroy a business. As the planet continues to warm up because of climate change, the intensity and frequency of flooding is likely to increase. **There is some good news** – most flooding events allow an adequate warning period to prepare.

Here is our three-point checklist to help reduce the risk of Flood:

1. Identify equipment, stock and material which might be affected by flood. **Remove portable goods** to higher levels above potential flooding at ground level.
2. Identify **below-ground structures** potentially exposed to flood waters. Move high-value or production-critical equipment to higher levels.
3. Inspect roof panels, gutters, water proofing systems, conditions of eaves, etc., as part of the building's **regular maintenance** plan. If possible, carry out maintenance work before an event occurs to lessen the impact.



Storm

Severe windstorms can also significantly impact, disrupt or even destroy a business, but pre-planning can help build resilience, minimise losses and support clean-up and recovery.

Here are our top eight actions to complete to help prepare for a windstorm:

1. Check building roofing systems, for **loose or improper overlaps**.
2. Make **repairs ahead of time** to coverings and flashing, e.g. in good weather.
3. Ensure **roof drains are clear** of leaves, debris and other obstructions.
4. Check outside **storm drains** and catch basins are clear of debris.
5. Remove any **accumulated rainwater** from storage tanks.
6. Inspect outside **site boundaries**, e.g. construction sites, loose debris, and so on, which could pose a threat to your site and buildings.
7. Switch off **non-essential electrical systems**.
8. Ensure solar panels are **suitably fastened**.



Theft

Businesses are faced, now more than ever, with increased exposure to commercial crime. Thieves and fraudsters can include internal employees, external sources or a combination of the two working together for their own gain. They can also be opportunists taking advantage of poor security practices.

We can advise how to safeguard against theft by:

1. **Identifying areas** which could be vulnerable to forced entry and consider extra security, e.g. cameras, locks, etc.
2. Making sure that you have an operational and **active alarm system**, alongside 24hr CCTV where possible.
3. Ensuring that high-value goods are **moved out of sight** from shop or store fronts when the premises are closed.
4. **Locking stock rooms** at the end of business every evening.
5. Where possible, **remove cash** from your premises at all times and leave tills open for potential thieves to see there's nothing to steal.
6. Ensuring that **regular inspections** take place for your vacant and unoccupied properties.
7. Do you have **adequate cover** for your business needs? Are your accounts secure? Are your cyber risks protected? If in doubt, we can help.



Fire

Catastrophic and devastating damage can be caused by fire, impacting people's lives and businesses. Causes can be wide and varied but you can reduce the risk and minimise the loss.

Here's how:

1. **Preventative measures** - such as checking fire alarms and sprinkler systems are maintained and fully operative. Ensure the property has the correct fire safety equipment, including extinguishers and fire blankets, which are regularly serviced.
2. **Awareness** of new risks such as lithium-ion batteries, which items are involved and proper disposal.
3. **Safety first** - keep potential fire exits unblocked to allow easy access/egress making sure all occupants are aware of the escape plan.
4. **Attendance** - turning off non-essential electric powered items and don't leave items charging or cooking food unattended.
5. **Maintenance** including regular electrical inspections, checking for potential faults and don't overload sockets.
6. **Clear debris** from solar panels and ensure cables are not exposed.



News and Insights



Reducing the fire risks of lithium-ion batteries

Four tips on how to reduce the risk of fire from lithium-ion batteries.



Getting back on track after a flood

James Harvey, Climate Resilience Risk Engineer, explains how Zurich can assist you after a flood.



Escape of water: the perils of plastic

Zurich has worked with a leading forensic science firm, Hawkins, to provide insight into water leaks involving plastic pipes.

For the latest insight and knowledge from Zurich's experts, including exclusive tips on how to reduce risk and the latest claims trends, visit our News & Insight content hub here:



<https://www.zurich.co.uk/news-and-insight/claims-news>



