# vero

## Protecting assets come rain or shine

As the saying goes, living in New Zealand means we can literally experience 'four seasons in one day'. Wild weather bringing rain, wind, snow and hail can cause damage resulting in flooding and storm surges. Here's what you can do to reduce the risks.



#### Keep an eye on the forecasts

It sounds simple, but get to know the weather events your business or building might be exposed to. For example, are you in a flood prone area, or a place that's subject to coastal inundation? (Most councils will have this information available.) If so, you'll need to make a specific plan for your situation. By staying informed of weather events, alerts and warnings, the more time you'll have to take action. And remember, people safety always comes first — buildings and property can be replaced.

### **Building watch outs**

Start with the basics. Make sure the building is well maintained and walls, roofs and doors are wind and watertight. Ensure doors and windows are close fitting. It's also a good idea to:

- Install impact resistant glass that will not shatter if struck by hail, debris etc.
- Make sure gutters and down pipes are not blocked by leaves or rubbish. Check before the winter season or more frequently if needed.
- Check that channel drains, yard storm water outlets and sumps are free-flowing and that curb side gutters are not blocked by leaves and rubbish.
- Keep trees and shrubbery well-trimmed, and remove diseased or damaged limbs. Ask a professional arborist to assess and strategically remove branches to allow wind to blow through the trees.
- Remove snow and hail from gutters as soon as it's safe to do so. This will reduce the possibility of subsequent rain overflowing gutters.
- Protect pipes from freezing using insulation, or install heat tape on water and other pipes to protect against freezing.
- Raise stock off the floor in flood prone areas.



## Stay alert to lightning

If your building is located in a lightning prone area, or if you think your building, plant or equipment could suffer significant damage if struck by lightning – seek advice on installing a lightning protection system.

#### Severe weather essentials

- Move vulnerable equipment and stock to higher levels if possible. If this isn't possible consider protection from barricades and sandbags to help divert water away. More permanent flood protection could be considered.
- Where hail is expected garage vehicles and other mobile plant.
- Tie down heavy plant, equipment and stock that is outside when heavy winds are expected.
- Close or remove open canopies, shade sails, and umbrellas when a storm is forecast.
- Outdoor seating, furniture, and heaters etc. should all be brought inside or secured.
- If the storm is serious, where possible turn off utilities and other plant and equipment

   including electricity, water, gas etc.

## Keeping yourself safe

Be careful when re-entering property and buildings after a severe weather event. For example, there could be unseen dangers such as live electrical wires, broken sewers, potholes, and floors may be damaged.

Visit **Vero.co.nz/risk-profiler** to check out our other advice sheets for more tips and in-depth information about managing risk.



**Disclaimer** – The information presented is of a general nature only and is provided only to help you understand some of the physical risks a business may have and what an insurer might expect you do to manage those risks. It is not intended for any other purpose. You should always seek appropriate professional advice about how you manage the particular risks in your business. No representation or warranty, expressed or implied, is made as to the accuracy or completeness of the information and no responsibility is accepted for any loss, penalty or damages (including special or consequential damages) arising out of the use of all or part of the information. The information presented does not replace the need for appropriate professional advice. Reliance on this communication will not affect or influence policy response.