



EMERGENCY AND FESTIVE CONTACT DETAILS  
PREPARED BY  
BRUCE STEVENSON INSURANCE BROKERS LTD

'The Broker of Choice'



Bruce Stevenson Insurance Brokers

Normal Business Hours

Monday – Friday

9am – 5pm

Claim Procedures:

During normal business hours or for claims that are not emergencies, please call:

0131 553 2293

Or email:

[claimsdepartment@brucestevenson.co.uk](mailto:claimsdepartment@brucestevenson.co.uk)

Or go to:

[www.brucestevenson.co.uk](http://www.brucestevenson.co.uk)

then download an on-line form, complete, email and claims staff will contact you at the next available working day

Bruce Stevenson Insurance Brokers

Festive Closing Hours:

25<sup>th</sup> December - Christmas Day

28<sup>th</sup> December

1<sup>st</sup> and 4<sup>th</sup> January

If you feel you have an emergency which can await attention on a normal working day, you or your owners should proceed as if they are un-insured. This means proceed with emergency repairs in order to ensure that the affected property remains safe, wind and watertight until a full repair can be effected. This does not constitute authorisation to proceed as being given by the Insurer.

If you feel you have an emergency that requires assistance out with normal business hours (such as a large fire or very large flooding or storm event) then please call

**0121 411 0535**

**In the event that you require further assistance please contact:**

Frank McGaffney – Loss Adjustor for Questgates Mobile 07592 111879

OR

Account Executive – Richard McDonald.

Email: [richard.mcdonald@brucestevenson.co.uk](mailto:richard.mcdonald@brucestevenson.co.uk)

Work Mobile Number: 07787-577-540

OR

Account Executive – Steven Young

Email address: [steven.young@brucestevenson.co.uk](mailto:steven.young@brucestevenson.co.uk)

Work Mobile: 07467-952-700

#### GUIDANCE

Extreme weather conditions are becoming increasingly common and adverse weather such as snow and sub-zero temperatures can be a major hazard to all types of businesses.

Most of the recommendations in this guide are common sense as well as good business practice, yet many losses each year are caused by failure to implement these simple measures.

#### PREVENTATIVE MEASURES FOR BUILDING OWNERS

- Regularly check all areas of your building that might be affected by severe weather
- External plant, particularly water tanks, sprinkler installations and pump houses need to be inspected regularly.
- Specific checks should be made on the condition of any lagging or trace heating provided to these installations.
- Check that external lighting to yards, loading bays and means of access is sufficient for the client to allow safe working or access.
- Locate and record a plan of all pipe work, tanks, valves and stopcocks including the main stopcock and main electrical switches and boiler controls. Ensure they all operate correctly and make sure that instructions for their use in an emergency are prepared.
- Have all water and central heating systems checked and tested periodically by a qualified plumber/heating engineer
- Make sure all pipes are protected from freezing by taking the following simple measures:
- Securely fix good quality, non-combustible, lagging at least 25mm thick to pipes to resist overnight 'snap frosts'.
- Leave heating on when freezing conditions are predicted and when premises are shut down for weekends or longer periods, particularly during holiday

periods. Where frost-stats are not installed, heating should maintain a constant temperature of at least 5°C.

- Consider the installation of trace heating (electrical heating tapes) on pipes remote from heated areas in roof spaces and outside buildings
- Simple and inexpensive automatic water control valves can be used to detect bursts or exceptional flows and automatically cut off the mains water supply
- Wherever practical, drain down tanks and pipes in vulnerable areas when not in use.
- Install immersion heaters in storage tanks
- Isolate and drain down water systems whenever buildings are left unoccupied or shut down without any form of heating
- Sprinkler installations – unless your system is specifically designed as an alternate or dry pipe system, it is vital that areas protected by sprinklers are heated to 5°C.
- Electricity supplies may fail – consider installation of an emergency generator.

#### FROZEN AND BURST PIPES: EMERGENCY ACTION - If pipes freeze:

- Isolate the frozen pipe by closing the stopcock or feed from the mains or tank
- Water leakage is possible, so protect wiring, machinery or stock in the immediate vicinity.
- Open the tap nearest to the frozen section
- Use a gradual heat source such as a hot water bottle or hair dryer against the pipe or raise the temperature of the surrounding area by space heating

- Do not heat by blow lamp, electric hot air gun or similar high output heating units as sudden application of heat will cause the pipe to burst.

If pipes burst:

- Isolate the mains water supply at the stopcock
- Switch off the electrical supply into the building or to the affected area
- Open doors and any internal or external drains to allow water to run away freely
- Raise as much property as possible from wet areas of floors or beneath burst pipes to allow the drying out process to begin
- Call an emergency plumber

*The contents of this document are for your general information only. However, to the fullest extent permissible by law, no liability for them is accepted by Bruce Stevenson Insurance Brokers Ltd*

*In particular (but without limitation) it is not advised or implied that there are no other risks that may need to be controlled or that compliance with the measures identified in this document will necessarily meet your statutory or other contractual obligations and these improvement measures do not supersede, or replace any statutory obligations.*

