



Environmental considerations

Not only is the environment at risk from our actions, our buildings are at ever greater threat from the elements. Whilst we must do all we can to prevent environmental pollution at a local level we also need to ensure that we adapt our buildings and protect them from the impacts of climate change.

From an insurance perspective, some environmental impacts are of a particular concern. These include:

Oil storage

Corroded, damaged or faulty tanks and pipework can leak oil into the ground. This can pollute rivers, streams and ground water; contaminating drinking water supplies; killing vegetation; and affecting other properties or facilities.

Typical precautions if storing oil in a container with a capacity of 201 litres or more include:

- selecting a container that meets suitable design standards e.g. British Standard 5410: Code of practice for oil firing
- using a double skinned, plastic, storage container
- choosing someone competent to install your oil storage tank
- siting the container somewhere that minimises the risk of it being damaged by impact and away from water courses
- providing impact protection (e.g. barriers, bollards) where there is a risk of the tank being struck by vehicles etc.
- providing secondary containment (i.e. either a drip tray beneath the container or a bund – an outer case which holds the container). Fixed tanks must be banded. Any bund must hold 110% of the capacity of the container. If you do not have a bund, check your secondary containment has the required capacity, depending on what kind of container it's holding
- providing a suitable drip tray if the tank is remotely filled outside the secondary containment
- regular checks for leaks or damage to pipework or other safeguards
- proper maintenance in accordance with manufacturer's instructions.

Further information is available at www.gov.uk/topic/environmental-management/oil-storage.

Flooding

Flooding of your buildings and associated properties can cause severe damage and disruption to your business. It's impossible to flood-proof your buildings, but there are some simple actions you can take to reduce the damage a flood may cause.

Typical precautions include:

- finding out if you're at particular risk of flooding by making suitable checks
- taking simple steps to protect your buildings (e.g. using temporary flood barriers)
- making your buildings more resilient (e.g. relocating more vulnerable items to higher levels)
- developing a simple emergency plan that can be implemented should a flood occur
- making suitable arrangements for recovery after a flood (e.g. opening doors to reduce humidity).

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Waste

Disposing of any waste (including hazardous waste and waste electrical/electronic equipment) properly not only protects the environment, but also stops it from becoming a nuisance to others.

Most waste will be classified as 'household' waste. Occasionally though, you may have to dispose of waste which is hazardous or is electrical or electronic equipment. Here, you may have to take certain steps to ensure that this is disposed of or recycled safely.

Further guidance and information on what you have to do will be available from your local council.

Risk advice line

(provided by Ecclesiastical professionals or external specialists)

Phone: **0345 600 7531**

Email: risk.advice@ecclesiastical.com

Risk specialists are on hand to advise you on a range of topics, including:

- property protection, security, business continuity planning
- health and safety, food safety, environmental management
- construction safety, fire safety, occupational health, water safety or asbestos.

Available Monday to Friday 9am – 5pm (excluding public and bank holidays).

For further information speak to your insurance advisor or call us on **0345 60 20 999**

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