



Commercial Insurance Profile

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Commercial Building Maintenance Tips for Autumn

While regular maintenance is essential for all commercial buildings, it becomes even more important as winter approaches. Poorly maintained properties can be susceptible to increased damage or left without vital services, hindering an organisation's ability to do business. However, organisations can help their commercial properties remain fully functional during the colder months by planning ahead and completing maintenance in autumn. Adequate maintenance may also help organisations comply with health and safety regulations, reduce workplace injuries and avoid unforeseen repair costs. Consider these maintenance tips for autumn:

- **Inspect the roof.** Conducting a roof inspection before winter can help identify any weak points that may require repairs before heavy rainfall approaches. Specifically, strong winds and storms can damage weak or dislodged roof slates and tiles. Ensure all loose tiles are repaired or replaced.
- **Clear the gutters.** Gutters and drains can quickly fill with leaves, sticks and other debris. If left unchecked, this may result in water damage and mould. Prevent buildups and clogs before they happen by conducting regular gutter maintenance to ensure water flows freely.
- **Check windows.** Over time, window frames can degrade. Proactively assess windows, checking for weak points and worn window seals. Better still, draught-proof windows reduce heat loss and associated energy bills, which is advantageous in the current cost-of-living crisis.
- **Review outdoor areas.** When trees start losing leaves, paved areas outdoors can experience a buildup of leaf mould and algae, presenting a potential trip hazard. Keep grounds properly maintained, check outside lights and stock grit in readiness for icy weather.
- **Assess backup plans.** Adverse winter weather can result in power cuts. Prepare for such an eventuality by inspecting backup power sources to ensure they work as expected.

Proper building maintenance in autumn is essential to aid organisations in avoiding unexpected expenses and remaining fully functional during the colder months. For more commercial property guidance, contact us today.

How Organisations Can Thrive During Tough Times

After weathering the initial disruption of the COVID-19 pandemic, businesses might have thought the worst was over. However, 2022 has brought a new wave of challenges. Supply chain issues, rising energy costs and high inflation are among the most substantial threats facing organisations. Such challenging economic conditions could make it difficult for businesses to stay afloat. In fact, 2,000 companies went bankrupt this April—almost double the number recorded in April 2021—according to data from the Office for National Statistics. Organisations would be wise to take measures to bolster business resilience and navigate tough times. Consider these tips:

- **Reassess business strategy.** A downturn can provide an opportunity for creative thinking. Reassess the business strategy to decide what has been working and what hasn't. Better still, ask employees to brainstorm ideas on how the business could run more efficiently. Through employee inclusion, the organisation can gain valuable insight, and workforce morale may prosper.
- **Understand the changing needs and expectations of clients.** Some businesses instinctively turn away from clients to focus on the survival of the business; however, this could be a mistake. Instead, consider engaging with customers to see how their needs have changed. Think about adopting a fresh marketing approach to help reach new clients.
- **Cut costs.** Re-evaluate budgets and find ways to eliminate costs that are not directly associated with manufacturing a product or delivering a service. For instance, if employees can work from home, consider cancelling the organisation's lease to save on monthly expenses.
- **Embrace technology.** Research and explore new technologies that can provide more cost-effective and efficient solutions. Furthermore, consider data tracking tools to help anticipate future downturns.
- **Display strong leadership.** Constantly communicate with employees, suppliers, lenders and clients to help build confidence and decrease feelings of uncertainty.

Organisations have a better chance of overcoming tough times when they're properly prepared for them. For more information on risk mitigation, contact us today.



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