

## Consulting an expert could save you time and money

MMA Insurance products are distributed exclusively through a network of over 2,000 insurance brokers across the UK. Some of these brokers have been working with MMA for almost 50 years and all are selected to ensure that our customers receive the best possible advice from specialists who understand their needs better than anyone else.

And because they're independent, when an insurance broker recommends an MMA product, you know it's the right product for you.

### Your local broker will:

- Know what policies are available – including those not available on the internet or direct from an insurer
- Understand what insurance you need and find you a policy to meet those needs
- Be impartial and not limited to policies from a single insurer
- Find you value for your money
- Manage all your insurance requirements, including business, motor and personal insurance

**For the best choice, the best value and the best service, ask an expert.**

## About MMA

MMA is an established and financially secure UK general insurer. Our parent company – MMA IARD Assurances Mutuelles – is a mutual insurer founded 180 years ago with over 2,000 agents and 3.2 million customers.

Our parent company is part of Europe's leading insurance mutual, Covéa Group, which is responsible for insuring one in four households in France. Covéa has assets of €60 billion and an annual turnover of €13 billion.

In the UK, our reputation is founded on a track record of consistent profitability, financial stability and reliability for over 50 years, with a Standard and Poor's rating of A 'Stable'.

## Products to suit you

### For your business needs:

- Small Contractors Liability
- Shops, Offices & Surgeries
- Commercial & Residential Property Owners
- Motor Trade

### For your individual needs:

- Motor
- Motor Breakdown
- Household
- Travel



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Authorised and regulated  
by the Financial Services Authority.



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# Freezing Weather Guide for Businesses



**For peace of mind that you're property protected ... ask an expert**

Your Local broker is:

Blank space for listing a local broker.

**The extremely cold winters of the last two years have led to many businesses sustaining losses from burst pipes, weight of snow on roofs and ingress of water.**

**There are a number of simple but effective steps businesses can take to both prevent and reduce the impact of cold weather on their operations.**

## **Check you have the following things in place so you know you can react quickly if there is a problem**

- Make sure you know the location of all stopcocks and check now that they are easily accessible and in good working order
- Keep a record of the layout of all the utilities that service your business, particularly water and gas/oil and check now that the pipes are in good condition
- Assemble a list of reputable local plumbers and boiler engineers
- Ensure your heating system is serviced and maintained and that you have access to sufficient fuel should there be winter shortages
- Review the fabric of your building and consider where roofing may be vulnerable to heavy accumulations of snow.

## **Avoiding burst pipes**

- Ensure any exposed pipes are protected from impact
- Use good quality lagging to protect pipes and tanks – external pipes, taps and hoses are particularly vulnerable to the cold so ensure they are adequately insulated
- Repair any dripping taps and leaking overflow pipes
- Ensure that the temperature in any building does not fall below 4 degrees. This is particularly important at weekends and over the Christmas/ New Year period when your premises may be unoccupied. Leave the heating on low and consider draining down water systems
- In periods of cold weather, inspect your premises on a daily basis for signs of freezing. In periods of heavy snow, look for accumulations of snow on roofs and safely clear anything more than 4-6 inches. Overhanging icicles may indicate that guttering is not draining thawing snow adequately.

## **Minimising damage**

**If you are unfortunate enough to sustain a burst pipe then you can minimise damage and interruption to your business:**

- Immediately turn off the water at the stop cock and drain the system
- Turn off any central heating to prevent damage
- Move any vulnerable stock or business equipment
- Never use naked flames to thaw frozen pipes or equipment.

## **Help when you need it most**

**The ultimate test of an effective product is at the point of claim. MMA is committed to the delivery of a first class claims service with full end to end service from first notification of loss, through to settlement and payment.**

- **We provide prompt response and assistance 24 hours a day, 365 days a year**
- **Claims are settled quickly and in a fair and equitable manner**
- **Our UK-based claims team provide a courteous and efficient service**
- **We are committed to maintaining good, proactive communication throughout the life cycle of the claim**