

# WINTER GUIDANCE

This document sets out steps you can take to protect your parish against some common winter risks. An online training module “Preparing Your Parish For Winter” is also available via our online training platform. For further assistance, or to access the online training please contact your diocese.

## **Emergency Contacts**

Our normal hours of business are 9.00am to 5.00pm, Monday to Thursday, 8.30am to 4.30pm on Friday. We will be closed for the Christmas holidays from 5.00pm on 24th December 2025 to 9.00am on 5th January 2026.

If you require urgent advice out of normal office hours or during the Christmas period, please contact Sedgwick loss adjusters on 0345 604 8580 regarding any property issues or claims; or your Diocese regarding any accidents or injuries.

THE RISK	WHAT SHOULD I DO TO PREPARE?
<p><b>SLIPS AND FALLS IN POOR WEATHER CONDITIONS. THIS CAN BE COMPOUNDED BY POOR LIGHTING</b></p> <p>e.g. a volunteer or parishioner slipping on snow or ice in a car park or on a footpath.</p> <p><b>A parishioner died from a head injury sustained when she slipped on ice going to the aid of the priest who had also slipped at the entrance to the church.</b></p>	<ol style="list-style-type: none"> <li>1. Inspect the site to identify anything which may increase the weather risk, this may include worn white step nosings, uneven paths and potholes where water might gather as well as poor lighting, or broken lights, which may cause accidents during the darker evenings. Record your inspections even if you find no hazards, and cordon off any significant hazards whilst you arrange repairs.</li> <li>2. Review your Risk Assessment ('RA') and remind yourself of your winter plan and what you have stated you will do to deal with the risk of snow and ice. Update the RA as necessary. If you don't have a RA, contact your Diocese for assistance. Don't forget that the RA should also consider the risk to the volunteers who assist you in dealing with adverse weather.</li> <li>3. Order supplies to allow you to comply with your winter plan, including grit and any other equipment which may be required, such as snow shovels. Ensure the parish has a first aid kit and the supplies it contains are in date.</li> <li>4. Identify those volunteers who will help you put your winter plan into action, e.g. opening or closing the site as necessary, directing users of the site or erecting signs to show which paths have been treated, and clearing snow and gritting to prevent ice.</li> <li>5. Ensure that volunteers know the correct procedures and provide them with any necessary training, for example, ensuring that they know not to treat snow and ice using hot water.</li> <li>6. Communicate your winter plan to users of the site, at services, in parish bulletins, and via notices in the church and hall, ensure that third party hirers of the premises are aware of your plan and communicate it to their attendees. It is helpful to remind people that they must be mindful of their own health and safety at all times.</li> <li>7. Monitor weather forecasts so you are not caught out, and can effectively put your plan into action. If the weather means your site can't be made safe, it should be closed, and services or hirings should not go ahead.</li> </ol>

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<p><b>PEOPLE WORKING AT HEIGHT AND FALLING</b></p> <p>e.g. a priest or volunteer falling from a ladder whilst putting up decorations.</p> <p><b>Falls from height in Catholic dioceses have resulted in the deaths of a priest, a volunteer, a visitor to a parish and a care home resident.</b></p>	<ol style="list-style-type: none"> <li>1. Consider what work at height will need to be undertaken in the parish (e.g. clearing gutters or hanging decorations), and who will do it (i.e. clergy/volunteers or contractors).</li> <li>2. Review your Risk Assessment and remind yourself of what you have stated you will do to ensure that work at height is undertaken safely. All work at height must be properly planned and appropriately supervised to comply with the Work at Height Regulations.</li> <li>3. Where volunteers are undertaking work at height, ensure that they are capable of the task and have adequate training to complete the task safely. Remind volunteers that they should not carry out any work at height without prior agreement so you can ensure their safety. It is not sufficient to say you weren't aware that someone was undertaking work at height, if you are in control of the parish.</li> <li>4. Ensure that volunteers are provided with suitable equipment to complete the task safely and keep records of the inspections in place for all equipment. Volunteers should not be allowed to use their own equipment. <a href="#">This link</a> demonstrates the potentially fatal consequences of using inappropriate equipment.</li> <li>5. Where a contractor is used, check they are competent to do the job, that they hold the level of PL insurance required by your property insurer and that you comply with the requirements of your diocesan H&amp;S Policy. Contact your diocesan property office if you require advice.</li> </ol>
<p><b>CHRISTMAS EVENTS</b></p> <p>e.g. Christmas trees can block access or escape routes. Lights may miss PAT testing as they are packed away.</p>	<ol style="list-style-type: none"> <li>6. Position Christmas trees and nativity displays away from exits, stairs and handrails. Decorations shouldn't come at the expense of safety.</li> <li>7. Visitor numbers might be higher than normal over Christmas. If necessary review your Fire Risk Assessment to ensure you don't exceed the maximum capacity stated. If more than 1,000 people are expected at an event, other than a service, please contact us as the event must be declared to insurers.</li> </ol>

# What to do if an Accident Occurs

Despite your best efforts, it is possible that an unavoidable accident may occur. In the event of an accident, you should:

1. **Deal with the incident**, provide first aid as required and, if necessary, call an ambulance and inform the injured person's next of kin if possible.
2. **Record the accident in the parish accident book**, obtain contact details for any witnesses (especially if they are people who don't usually attend the parish). It is important to record all accidents, even the most trivial.
3. **Take photographs of the area where the accident occurred**, this is equally important if there is a hazard to be seen or as evidence that there wasn't an obvious hazard.
4. **Report the accident to relevant parties**. Is the accident reportable to the HSE under RIDDOR? Take advice from the Diocese, but as a general rule if a member of the public is taken to hospital for treatment the accident is RIDDOR reportable. Should it be reported to the Diocese or to insurers for further investigation? Please note that your Liability insurers require copies of all RIDDOR reports which are completed, and to be notified of all serious accidents.
5. **Do not make any changes to the accident locus before liaising with the Diocese or insurers**. If there is a serious hazard, temporarily cordon off the area to prevent further accidents whilst taking advice, but ensure repairs are undertaken promptly thereafter.

This guidance is necessarily of a general nature. If you require further guidance, please refer to your Diocese, Health and Safety contact or CIS.

PLEASE NOTE: If any regulatory authority, including the HSE or Local Authority, indicates that they wish to investigate an accident which occurs on your site, please contact us immediately. We will arrange for a solicitor to be present at any meeting to protect the interests of the Diocese and the parish.

If a Letter of Claim, Claims Notification Form (CNF) or Court Proceedings are received, they should be forwarded to us at [enquiries@catholicinsuranceservice.co.uk](mailto:enquiries@catholicinsuranceservice.co.uk) as soon as possible. All these documents have to be responded to within very short timeframes and delays can increase the costs payable by your insurers.



THE RISK	WHAT DO I NEED TO DO?
<p><b>BURST PIPES</b></p> <p>Burst pipes are one of the major causes of property loss.</p> <p>During cold snaps if water does not regularly circulate within pipe work it can freeze, causing pressure increases which can result in pipes bursting.</p> <p>Escaping water from a burst pipe can then flood the property causing significant damage throughout.</p> <p>This is a particular risk if a property is unoccupied, e.g., due to holiday, or if a property is used infrequently and not heated when not in use.</p>	<p><b>Occupied Properties</b></p> <ul style="list-style-type: none"> <li>• Check heating systems are working correctly and have been regularly serviced.</li> <li>• Where possible insulate water tanks and lag all water pipes, especially those located in roof spaces.</li> <li>• Seal any cracks or holes that may allow cold air to enter the property.</li> <li>• Check for leaks and drips and fix immediately.</li> <li>• Locate the internal stopcock and ensure you can turn it off if necessary.</li> <li>• During cold weather ensure that the temperature within the property does not fall below +10 degrees Celsius and open loft hatches to allow warmer air into unheated roof spaces.</li> </ul> <p><b>Unoccupied Properties</b></p> <p>Wherever possible water systems in unoccupied properties should be drained down. If this is not possible, the above guidance for occupied properties should be undertaken and the following steps are recommended during periods of freezing temperatures:</p> <ul style="list-style-type: none"> <li>• Daily visits to property to ensure that there are no leaks.</li> <li>• Run taps and flush toilets when visiting to ensure water has circulated.</li> </ul> <p>Remember that any properties unoccupied for 90 days or more must be specifically notified to insurers and the conditions imposed must be adhered to.</p> <p><b>If a Pipe Bursts</b></p> <ul style="list-style-type: none"> <li>• Turn off water supply at the stopcock.</li> <li>• Open all taps until they run dry to reduce risk of further flooding.</li> <li>• Soak up or block off escaping water.</li> <li>• Call a qualified plumber.</li> <li>• Turn off taps once pipework has been repaired to avoid further flooding.</li> </ul>

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<p><b>BLOCKED DRAINS AND GUTTERS</b></p> <p>Fallen leaves and other debris can block rainwater goods, including gutters and drains. As a result, they can become overwhelmed during periods of heavy rainfall and water may enter the property causing damage.</p>	<ul style="list-style-type: none"> <li>• It is a condition of the property insurance policy that rainwater goods inc. gutters are inspected annually and records are kept.</li> <li>• Where necessary, the rainwater goods must be cleared to ensure that they are free flowing.</li> <li>• Inspect drainage to ensure water is running freely and, if blockages are discovered have the drains cleared.</li> </ul> <p>Claims arising from blocked rainwater goods where inspection can't be evidenced will not be covered under the property policy.</p>
<p><b>FIRE</b></p> <p>Even small fires can cause substantial damage to property, and large losses to property insurers.</p> <p>Several fires have been caused by charcoal embers not being properly extinguished.</p> <p>Where there is no integral heating system in place or operational, there may be a need to use temporary heating appliances during winter months, which presents risks.</p>	<p><b>Charcoal Embers</b></p> <p>Ensure that all who dispose of charcoal embers are aware of how to do this safely and follow the practice stated in your Fire Risk Assessment ("FRA"). This might include ensuring that embers are fully extinguished prior to disposal and disposed of in non-combustible containers. If your FRA is silent on the disposal of charcoal embers contact your Diocese, as your FRA should be reviewed. In the event of a claim, insurers are unlikely to deem a Church FRA which doesn't consider embers and candles to be suitable or sufficient.</p> <p><b>Temporary Heaters</b></p> <ul style="list-style-type: none"> <li>• Oil-filled radiators are recommended by the property insurers as the safer choice for temporary heating.</li> <li>• If electric convector or fan assisted heaters are used ensure that they have thermostatic cut-outs. Such heaters should be PAT tested annually, and visually inspected prior to use. If defects are identified the heater should not be used.</li> <li>• Do not leave temporary heaters unattended.</li> <li>• Do not locate heaters near combustible materials or loose furnishings.</li> <li>• Do not overload the electrical circuit. Avoid using extension leads and multi-plug adapters where possible.</li> </ul>