

## **aba Group Poised to Educate Local Businesses in the Run up to Heavy Snows in the holiday season**

**November 7th 2011**

One major concern for many businesses this year will be the predicted heavy snowfall; as you cannot claim against the weather unless it actually damages your business property.

In 2009 and 2010 the UK saw record breaking snows across the country and The Mirror and The Daily Mail believe that consumers and businesses alike can expect the same again this year as early as late-October.

The Federation of Small Businesses estimated the cost of the previous 'white out' to be in the region of £1bn, where businesses were forced to close amongst damaged utilities and infrastructure, severed supply lines and damaged buildings and assets.

aba Group's Managing Director, Graham Webster stated that:

*"The heavy snowfall can damage business property and can cause a number of indirect problems; Pipes that are not insulated can freeze, and the resulting leaks can damage stock, preventing trade; shop front awnings and outdoor buildings such as barns are at risk of collapse, again posing a threat to assets or stock they might house. Many businesses are unprepared. Those who are not covered for loss of income or business interruption are putting themselves at risk at the most crucial time of the year"*

Many off the shelf business interruption insurance policies tend to have a limited scope, covering only loss of income resulting from damage to the premises. Tailored cover, provided by experienced business insurance brokers however, can be extended to cover business infrastructure such as communications, utilities and more.

In rural areas, power lines are particularly vulnerable, so should trade cease as a result of a snow induced power outage, the cost of a tailored insurance policy could well outweigh the losses incurred during closure.

*"Many businesses make more money in the weeks leading up to Christmas than they do throughout the rest of the year and so it's vital that they are covered for this trading period. To be closed for a few weeks because of interruption could severely affect future plans for growth into the new year"* adds Mr Webster.

To ensure that local businesses are prepared for potential snows and the resulting disruptions to service, Mr Webster welcomes local businesses in need of advice:

*"It's hard enough running a business at this time of year, particularly for smaller businesses where it's often left to the Managing Director to manage the business finances, employees and operations without having to worry about their insurance cover as well. We welcome any business owners who might be concerned to get in touch so we can best advise them on how to deal with the situation and on how to best cover themselves"*

**- ENDS -**

**About aba Group:**

aba Group has been operating in Bolton for years, headed by Managing Director Graham Webster and fellow Director Lynne Eckersley, they have 70 years' experience in the industry between them. Their specialist insurance coverage spans directors, officers, contractors, engineers, landlords and a whole host of other professional roles and activities; which has seen them become the go-to business insurance brokers locally.

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