



El Niño risk prevention message from Bryte

As we enter an El Niño period, we would like to draw your attention to the potential impact of this climatic phenomenon on your properties and operations and to offer guidance on effective measures to prevent and minimise losses.

El Niño can bring about drier and hotter conditions, increasing the risk of fires, drought, and other associated challenges. It can also bring about unusual weather patterns, including severe wind, hail, lightning, and localised flooding; it is therefore important to be prepared.

As your partner in risk mitigation, we recommend implementing preventive measures to safeguard your properties and ensure the continuity of your operations. Whilst every business is unique, some tips to consider include the following:

Prevention and preparedness

- Maintain a list of emergency contacts, including local authorities, rescue services, and medical facilities, and make sure employees and customers have access to this information.
- Keep detailed records of property improvements, fire and flood prevention measures, and emergency response plans for future reference and insurance purposes.
- Have emergency supplies, such as life vests, flashlights, and first-aid kits readily available.
- Clear defensible spaces around structures to reduce the risk of fire spread.
- Establish and maintain firebreaks to slow or halt the progress of fires and develop windbreaks, i.e., tall, sturdy trees or shrubs that may act as natural barriers against strong winds.
- Regularly inspect and maintain firefighting equipment, such as hoses, pumps, sprinkler systems and extinguishers.
- Encourage customers to park their vehicles in covered areas or provide them with hail covers or blankets to protect their vehicles during storms.

- Have emergency repair kits on hand to temporarily patch up damaged roofs or windows until more extensive repairs can be made.
- Consider installing flood barriers or temporary flood defence systems that can be deployed when flood warnings are issued.
- In addition to installing a lightning protection system that includes grounding, lightning rods, and surge protection devices, consider investing in lightning detection systems that can provide advanced warning of approaching lightning storms. These systems can help you take proactive measures to protect property.

Vegetation management

- Trim and prune vegetation to eliminate potential fuel sources.
- Consider indigenous, fire-resistant plants in your landscaping to minimise ignition risks, and these may also be used to promote natural water absorption and reduce soil erosion following flooding.
- Implement effective irrigation systems to maintain proper moisture levels in the landscape.

Structural enhancements

- Utilise fire-resistant construction materials for buildings and structures.
- Secure buildings and structures, roofs, doors, windows, and other vulnerable areas to make them sturdy enough to withstand fire, windstorms, hail damage and floods.
- Where vehicles and equipment are located in open areas, consider building shelters and carports.
- Design structures with elevated foundations and flood-resistant materials, such as concrete or flood-resistant wood.

Emergency plans and employee training

- Develop comprehensive fire emergency plans detailing evacuation routes, communication methods, and roles for employees.
- Conduct regular drills to ensure employees and guests are familiar with emergency procedures.
- Install backup power systems like generators or uninterruptible power supplies (UPS) to prevent power disruptions caused by windstorms, lightning strikes, and floods.

Collaboration and local partnerships

- Engage with local fire departments, emergency services, and conservation organisations to benefit from their expertise and resources.
- Establish communication channels to facilitate prompt responses to evolving situations.
- Work with local authorities and neighbouring properties to implement flood mitigation measures at a larger scale, such as riverbank stabilisation or floodplain management.

Weather monitoring and early detection

- Utilise weather monitoring services and systems to track conditions and weather patterns such as humidity, temperature, wind speed, and lightning to receive real-time alerts.
- Install smoke and heat detection systems for early wildfire detection.

Customer education

- Educate employees on fire safety measures, emergency protocols, and the importance of adhering to guidelines to ensure they know how to guide customers to safe areas and how to respond in the event of fire, hailstorms, lightning strikes and localised floods.

By implementing these measures, you can significantly reduce the vulnerability of your business to the adverse effects of El Niño.

As your insurance provider, Bryte emphasises the importance of proactive risk management in mitigating potential losses.

While we stand ready to assist you in times of need, prevention remains the most effective approach to safeguard your investment and ensure the safety of your customers and employees.



If you have questions or require more information, please do not hesitate to contact your usual Bryte representative.

Thank you for your commitment to responsible risk management – all can benefit from this approach in terms of protecting the environment and human life.