Provided by: **W H & R McCartney**

Commercial Insurance Profile

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Using Infrared Thermography to Prevent Property Losses

Protecting commercial buildings and structures and minimising potential losses is crucial for property owners and managers. A valuable resource they can utilise to accomplish these goals is infrared thermography, an advanced imaging technology that is non-intrusive and efficient in finding issues before they escalate into major problems.

How Infrared Thermography Works

Infrared thermography detects thermal radiation emitted by objects. It uses camera sensors with sensitive infrared technology to detect temperature variations across an object or surface. These sensors convert this thermal radiation into an electrical signal, which is then processed to produce a visual image that displays a colour palette representing different temperature ranges. This image allows the viewer—typically a trained thermographer—to identify hot spots or anomalies. Analysing these images can identify issues, including:

- **Overheating electrical components** like circuits, switches and connections, which allows for repairs and helps prevent electrical fires and costly downtime
- **Moisture within roofing systems**, helping property owners locate damage to insulation and structural components and provide a chance to remediate them
- **Issues in heating, ventilating and air conditioning systems**, which permits property owners to remedy them and ensure optimal performance and energy efficiency
- **Hidden water leaks**, allowing businesses to stop them and help avoid structural damage and mould growth
- **Weaknesses or anomalies in building structures**, which provides property owners an opportunity to fix them and help prevent collapses or other issues before they lead to more expensive repairs

Infrared thermography can be used to safeguard property, prolong the lifespan of critical equipment and optimise operational efficiency. It enables property owners and managers to identify problems early, allowing for safety and energy efficiency improvements before they lead to greater issues. By including this technology in a thorough maintenance plan, organisations can secure improved financial stability and peace of mind.

Contact us today for more information and guidance.

Navigating the Transition to an EV Fleet

Several businesses have already begun replacing their internal combustion engine (ICE)-powered fleets with electric vehicles (EVs) to reduce their carbon footprint. Although transitioning to EVs offers numerous benefits, it isn't trouble-free. For instance, EVs may have higher upfront costs than ICE vehicles, and charging point availability could be difficult depending on location. Consequently, employers must consider this transition carefully.

The Benefits of an EV Fleet

There are several benefits associated with EV fleets. EVs typically have lower fuel and maintenance costs than traditional ICE vehicles. Electricity is generally cheaper than petrol and diesel, and these vehicles have fewer moving parts, resulting in reduced maintenance needs. Additionally, transitioning to EVs demonstrates a company's commitment to sustainability, enhancing its reputation as an environmentally responsible organisation.

Tips for Transitioning to an EV Fleet

Employers introducing EVs into their fleets can consider the following tips to facilitate a smooth transition:

- **Choose suitable vehicles**. Employers should select EVs that meet the needs of business operations, accounting for factors such as range, payload capacity and charging speed. It's important to evaluate various models and consult with fleet managers to choose the most suitable options.
- **Plan for range anxiety.** Employers can address concerns about driving range by strategically planning routes with adequate charging points along frequently travelled roads. In addition, educating drivers about EV range capabilities and efficient driving techniques can help mitigate employees' anxiety.
- **Invest in charging infrastructure.** Employers should ensure adequate charging infrastructure to support an EV fleet. They should consider installing charging points at their workplaces, depots or other strategic locations where vehicles operate frequently.
- **Provide employee training.** Employers should educate drivers and staff about the features and maintenance requirements of EVs. Training could include how to maximise performance and longevity through topics such as efficient driving techniques, charging procedures and vehicle inspections.

Contact us today for further risk management guidance.

Under government "net-zero" regulations, 100% of new vehicles must have **zero emissions** by 2035. Fleet managers should scrutinise the risks of adding EVs to their fleets and prepare an EV strategy to help mitigate them.