

TRADESMAN & PROFESSIONALS

RISK MANAGEMENT GUIDE



Insurances

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Introduction

Your insurance policy provides valuable protection for the business and its owners, staff and customers. It remains vital, however, that all businesses maintain effective Health and Safety practices and that the assets and capital are protected.

Insurance can protect against many types of claims that may be made against you, such as claims for damage or injury made by employees or members of the public. However, the business and its reputation may still suffer due to costs and adverse publicity arising from;

- criminal prosecution e.g. under the Health and Safety at Work Act;
- civil litigation;
- time and expense in dealing with an accident or incident;
- time and expense of preparing and defending legal actions and
- poor staff morale.

Safeguarding the assets of the business against losses and potential liabilities needs to be seen as a partnership of insurance and control of risks or risk management. Groupama recognises that in the long term a reduction in risk is of benefit to you and your insurers.

The aim of this booklet is to help you identify ways you can control and minimise losses within your business through risk management. To understand the potential for accidents it is important that you carry out an assessment to:

- identify the hazards;
- establish who or what may be harmed;
- establish if the hazard is adequately controlled;
- establish whether any further action is necessary to adequately control the hazard and
- review the assessment on a regular basis.

To assist you in this assessment this booklet includes the major hazards and risks you will need to consider, together with some protection / control measures. This information will be updated from time to time on our website:

www.groupama.co.uk

Legal duties for Health and Safety

Businesses have legal responsibilities to employees, visitors and other persons who may be injured by their actions. They also have a responsibility for any damage they may cause to property owned by others.

The **Health and Safety at Work Act 1974** and various Regulations made under this Act govern the safety of employees and other persons who may be affected by your work activities.

The following are the main regulations that have been enacted under the Act which affect both employees and other persons.

- Management of Health and Safety at Work Regulations 1999
- Provision and Use of Work Equipment Regulations 1998
- Lifting Operations and Lifting Equipment Regulations 1998
- Manual Handling Operations Regulations 1992 as amended
- Personal Protective Equipment at Work (PPE) Regulations 1992 as amended
- Control of Substances Hazardous to Health Regulations (COSHH) 2002
- Workplace Health Safety and Welfare Regulations 1992 as amended
- Health and Safety (Display Screen Equipment) Regulations 1992 as amended
- Electricity At Work Regulations 1989
- Control of Noise at Work Regulations 2005
- Work at Height Regulations 2005 as amended
- Construction (Design and Maintenance) (CDM) Regulations 2007.

Further guidance is available at the Health and Safety Executive (HSE) website www.hse.gov.uk or from HSE Books Tel 01787 881165 or the HSE Infoline on 0845 345 0055.

General precautions to be taken when working at someone else's premises or site

- Make yourself familiar with the procedures for raising the fire alarm and emergency evacuation.
- Make yourself aware of any hazardous areas in the premises and site rules as to safety precautions to be followed
- Follow any site rules and use permits to work when required by the site owner.
- If you are not familiar with the site take time to look around.
- Take extra care as you are in unfamiliar surroundings.
- Do not obstruct passageways and gangways when carrying out your work.
- If using electrical equipment ensure it is regularly visually inspected and tested for safety.
- Obey site rules on smoking.
- Remove all your equipment, materials and tools to a safe area when you are not working.
- If you spill any liquids immediately restrict access to the area and then deal with the spillage.

Contracting trades

If you are a contractor consider the following additional precautions.

- On construction sites maintain a safe distance between working areas and overhead power lines (usually at least 9m).
- Portable electrical equipment should be visually inspected for damage daily or weekly. Only 110V appliances should be used. Full Portable Appliance Safety Checks should be carried out every 3 to 6 months.

Legal duties (continued)

- If ladders are used these should be securely tied and stood at an angle of at least 75°. There should be a heading of at least 1.05m.
- Ladders should have their condition inspected on a regular basis.
- If lightweight mobile scaffold towers are used access should be via a ladder inside the tower on the shorter side. The tower should not be moved with persons on the platform.
- Hard hats should be worn in all areas where there is a risk of objects falling from above.
- If you undertake any work involving the use of heat, ensure this is done under a Hot Work Permit (specimen enclosed). Ensure any gas bottles are removed to a safe area when work is complete and make sure you have at least 1 x 9 litre water extinguisher available for use.
- If floor surfaces become slippery when wet, non-slip mats or surface treatments should be provided.
- Clear aisles should be maintained between desks, storage areas and machinery.
- Electricity cables and the like should not trail across walkways and gangways.
- Adequate and sturdy handrails or guardrails should be provided on all stairways and other areas where there is a "drop".
- Changes of level or slopes should be clearly marked.
- Good lighting should be provided throughout the premises.
- Visitors should sign in and be made aware of site safety rules. They should be accompanied in any potentially hazardous areas.
- Visitors should be made aware of how the fire alarm is raised and the evacuation procedures.
- If any Personal Protective Equipment is necessary for any areas or processes, suitable signs should be displayed at the entry to areas requiring use of the protection. The use of the equipment should be enforced.

If you have your own premises consider the safety of employees, customers and other people who may use them.

You have a duty to consider the safety of employees, customers and other people, together with the protection of their property. The following areas need to be considered:

- An assessment needs to be made as to possible tripping, slipping or falling hazards.
- All floors, stairs and lifts should be maintained in good condition. This includes floor coverings, such as carpets and mats.
- Spills should be dealt with immediately. After cleaning, if the floor remains wet, it should be cordoned off and warning notices displayed.

Employees

One of the principal requirements of the Health and Safety at Work Act is that companies employing 5 or more persons must prepare a written statement of their general policy on health and safety. This is advisable even if you have fewer than 5 employees.

A health and safety policy should be seen as more than just a legal requirement. It is the key to achieving acceptable standards of health and safety and reducing work-related injuries and illnesses.

Legal duties (continued)

The health and safety statement should include:

- The general policy to provide safe working conditions.
- The responsibilities - who does what regarding health and safety.
- Specific areas of risk which have been identified and the actions taken to control or reduce them.
- The arrangements for consulting with employees.
- The training, instruction and supervision provided.
- The procedures for reporting and investigating accidents and illnesses.
- The arrangements for monitoring and reviewing the health and safety policy.

Most of the legislation described earlier is based upon a risk assessment approach. This may at first sight appear a daunting task. However, the five recommended steps to be taken (below) are reasonably straightforward. Where tasks are varied, standard "generic" risk assessments should be carried out for the more common tasks.

- Examine the task/operation to be assessed and identify the hazards.

Look at the workplace/task/operation and ask what could go wrong?

- Identify those "at risk" from the hazards identified.

Consider how many people might be exposed. Are any particularly vulnerable people exposed e.g. elderly or young persons, disabled persons or visitors/contractors who may be unfamiliar with the workplace?

- Evaluate the seriousness of the risk.

Would the hazard result in minor injury to one person or could it result

in serious injury to several people?

Consider the likelihood an incident will occur. Is it highly unlikely, unlikely, possible, probable or certain?

Consider whether the existing controls (if any) are adequate to control the hazards. If not, what else needs to be done?

- Record the significant findings and advise those affected of necessary procedures and controls.

Recording the results on a pro forma sheet may be helpful.

- Review and revise the assessment when necessary.

Set a date to review the assessment and stick to it. It may also be necessary to review the assessment whenever the process or task changes. The assessment should also be reviewed if a potentially serious accident or incident occurs.

It should be borne in mind that the requirement is for risk assessments for those risks which are reasonably foreseeable, not extremely remote coincidences.

Further guidance is given in the following HSE leaflets:

An introduction to health and safety
INDG259

Managing health and safety Five steps to success INDG 275

These are available free of charge on the HSE web site www.hse.gov.uk

Some specific hazards

As part of your risk assessment you should consider the following areas:

Asbestos

Under The Control of Asbestos Regulations 2006 there are duties for persons who have responsibility for the repair and maintenance of non-domestic premises (the "dutyholder"). This could be the landlord or tenant depending on the circumstances of the lease.

Such premises include all industrial, commercial and public buildings such as factories, warehouses, offices, shops, hospitals and schools.

The duty to manage asbestos requires the "dutyholder" to;

- Take reasonable steps to find asbestos in the premises and assess the condition of asbestos- containing materials;
- Presume materials do contain asbestos unless there is strong evidence they do not;
- Prepare a record of the location and condition of these materials and assess the risk from them;
- Prepare and implement a plan to manage those risks;
- Review this plan at regular intervals to keep it up-to-date and
- Provide information on the location and condition of the material to anyone who is liable to disturb it.

This will include your own maintenance staff and contractors who may come into the premises to undertake building maintenance. If asbestos is discovered it should only be removed where it is in poor condition or disturbed. Only an HSE licensed contractor should carry out this work.

Work on asbestos cement can be carried out by anyone as long as they are

competent and comply with the Control of Asbestos Regulations 2006. However, if you are in any doubt, we would recommend you either consult the HSE or employ a licensed contractor.

If the asbestos is in sound condition the recommendation is that it is marked and left in place.

Please note that your policy does not protect you against claims for injury (including disease) resulting from the installation, removal, storage or handling of asbestos - see your policy document.

Use of computers and similar display screen equipment

If you or your employees regularly use this equipment or keyboards you may be at risk from claims for Work Related Upper Limb Disorders (more commonly known as Repetitive Strain Injury or RSI). This is characterised in the initial stages by aches and pains in the hands, wrists, arms and shoulders during and following use of the equipment.

Its use is covered by the Health and Safety (Display Screen Equipment) Regulations 1992. To reduce the risks you must assess the following areas:

- Lighting should be adequate.
- There should be no glare or distracting reflections on the screen.
- Noise should be minimised to avoid distraction.
- There should be adequate legroom and clearances beneath the work surface to allow the user to obtain the correct posture.
- The screen should provide a stable, glare / reflection free image. It should also be adjustable for height and distance to allow the correct posture.

Some specific hazards (continued)

- The keyboard should be adjustable, again to allow for correct posture.
- The work surface should have sufficient space to allow a flexible arrangement of equipment and documents
- The chair must be stable and adjustable for both height and backrest.
- Keyboard users should take a minimum 5-10 minute break every hour. This can be done by a change of activity.

Stress

Stress is the adverse reaction of people to excessive pressure. If stress is intense and continued it can lead to physical or mental ill health.

Ill health caused by stress has resulted in significant payments to employees in civil litigation.

Stress usually manifests itself by changes in a person's mood or behaviour, such as deteriorating relationships with colleagues, irritability, indecisiveness, absenteeism or reduced performance. Problems can be avoided / reduced by:

- setting clear business objectives and allowing staff to contribute towards these;
- avoiding excessive hours;
- making sure individuals are suited to the job;
- letting staff plan their own work;
- communicating fully with your staff and
- making sure workplace hazards are controlled.

Supply of goods

Product liability may arise if defective goods cause injury to people or damage their property. All suppliers of goods, whether they are manufacturers,

importers, wholesalers or retailers, may incur a liability to pay compensation for the harm caused.

Where goods are sold or supplied;

- records should be kept of the suppliers of goods or components, together with their batch numbers;
- if goods are manufactured to someone else's design, details of drawings and specifications should be kept;
- batch testing should be carried out;
- other quality control procedures should be considered, including the appropriate ISO 9000 accreditation and
- accurate and detailed instructions should be included.

Supply of food

If you are involved in the production, processing, storage, distribution or sale of food you have a duty under the **Food Safety Act 1990** to ensure it meets food safety requirements.

Where food is supplied all food safety regulations must be observed and in particular:

- wall and floor surfaces should be maintained in good condition and kept clean;
- any cooking extraction systems should be regularly cleaned and ducting deep cleaned at least once a year;
- fridges, chill cabinets and freezers must operate at the correct temperature; Temperatures should be monitored and recorded.
- stock should be "rotated" to ensure it remains within its sell-by date;
- all staff handling food must observe high standards of hygiene and
- cooked and uncooked food must be kept and handled separately.

Some specific hazards (continued)

Record Keeping

We recommend that comprehensive records are kept of all incidents where it is indicated a person may have been injured or property damaged, either on your premises or by goods sold.

As soon as a claim is received details should be passed to your broker and / or insurer.

Protecting your business premises

Whether you are a business professional or a contractor, your property is a valuable asset that needs protecting.

Protection should start with an assessment of your business premises to identify the hazards that can cause loss or damage, for example by fire, explosion, theft, burst pipes, extreme weather, malicious acts etc.

Once the hazards have been identified, methods of eliminating or reducing these hazards to an acceptable level should be explored. Where a hazard cannot be eliminated, measures should be put in place to ensure that the effects of the hazard are managed. For example, if flooding is a potential hazard, tools, plant and materials should be stored far enough off the ground to prevent damage and the electrical installation should be raised above the likely flood level. Similarly, if welding is done, the risks may be reduced by the work being done outside, with all combustible material within 5 metres removed or covered and another person on hand with an appropriate fire extinguisher available.

As part of the risk assessment, the following should be considered:-

Fire

- Sources of ignition.
 - Electrical installations and equipment are the second most common cause of fires. See below for risk management measures.
 - Heating equipment should be fuelled only by gas, oil or electricity and securely fixed in place. Maintain a clear space around boilers or heating elements of at least one metre. Avoid using portable heaters which may be placed near combustible goods or knocked over.
- Consider how processes that generate heat, naked flames or sparks can be avoided, or if they are vital to the business, how they can be managed and controlled to reduce the risk of fire. For example, can welding be done in the open rather than inside buildings?
- Fuel, e.g. wood, plastics, waste materials, flammable liquids and gases
- Are there effective means of detecting an outbreak, raising the alarm and evacuating the building?
- Combustible parts of the building may contribute to the development of a fire so it is important that any form of heating, hot process, or electrical equipment is kept well away from them. If this is not possible the parts of the building that are combustible should be protected by non-combustible material that will not conduct heat. Composite wall panels (made from a core of insulation that can be highly flammable, bonded to thin metal skins on each side) have contributed to some major fires in the past, and any such panelling should comply with Loss Prevention Standard (LPS) 1181 or 1214. At the time of publication, only polyurethane, polyisocyanurate and mineral fibre insulated panels meet this standard.
- Are there adequate means of fighting a fire, e.g. suitable portable fire extinguishers? Portable Fire Extinguishers enable suitably trained people to tackle a fire in its early stages, but they must not put themselves in danger.

When deciding on the types of extinguisher to be provided, the nature of the contents and materials stored need to be considered. The main types of extinguisher are listed below.

Water – suitable for most fires except those involving flammable liquids or live electrical apparatus

Dry Powder – general purpose but particularly suitable for fires involving flammable liquids or electrical apparatus

Carbon Dioxide – suitable for fires involving flammable liquids or electrical apparatus

Foam – suitable for most fires including flammable liquids

Usually, one extinguisher should be provided for each 200 square metres of floor space with a minimum of two per floor. They should be hung on wall brackets at readily accessible locations on escape routes. Extinguishers should be serviced and maintained, usually annually, by a BAFE approved company.

Electrical installations and equipment

The main causes of electrical fires result from:-

- overheating cables and electrical equipment due to overloading;
- arcing or sparking;
- use of inappropriate electrical equipment in areas where a flammable atmosphere may be present, e.g. flammable liquid or gas;
- damaged or inadequate insulation on cables or wiring and or
- combustible materials being placed too close to electrical equipment (including heaters) that may give off heat

The installation, use and maintenance of electrical systems is governed by the Electricity at Work Regulations 1989 which set the minimum legal requirements.

To reduce the risks of fire and other damage the following should be put in place.

- Installations should be inspected every 5 years as recommended by the IEE Regulations (BS7671) and any recommended work completed promptly.
- Portable equipment should be visually inspected at least annually and a Portable Appliance Test (PAT) should be undertaken every 3 to 5 years.
- Only a competent person should undertake repair or servicing work on electrical equipment.
- Combustible goods should be kept at least 1 metre away from heaters and other electrical equipment that produces heat.
- Consider fitting Residual Current Devices as a safety feature.
- Use only separately fused extension sockets.
- Do not overload electrical sockets and always unplug equipment after use.
- Always switch off electrically operated equipment when not in use.
- Equipment and machinery should always be maintained and serviced in accordance with manufacturers' instructions.

Arson

Arson causes more fire damage to property in the UK than any other cause. The simple actions listed below will reduce or prevent the possibility of an arson attack.

- Ensure premises are secure against an arson attack, e.g. whenever possible, ensure that walls, gates and fences form a secure perimeter and that there are adequate physical protections to the building. Always leave the buildings and the perimeter fully secured whenever they are left unattended, even during the day.
- Ensure the buildings are maintained to a good standard of repair and that any broken windows are replaced. Consider fitting internal metal letterbox covers to prevent damage caused by lighted materials being put through the letterbox.
- Keep combustible waste and other materials well away from the buildings, ideally within locked metal bins.
- Consider fitting security lighting linked to movement detectors to deter malicious persons during the hours of darkness.

Theft from your premises

Commercial premises are particularly vulnerable to thefts when they are unoccupied, especially at night. Tools, plant, materials and other property should always be kept in a locked and secure area. If ladders and similar equipment cannot be locked away, ensure it is secured to a substantial structure to prevent theft.

Consider having valuable items of equipment security marked with indelible ink to deter theft. Also, in the event of

the property being recovered, you can easily be identified as the owner. Your policy may contain a 'Minimum Protection Condition' relating to the required security for windows and doors and it is important that these protections are in place – please check your policy

Perimeter protections

- If yards are gated and fenced, lock gates at night and consider keeping them locked during the day.
- Security lighting, directed away from the building, may assist in deterring unwanted attention.

Building protections

- Doors and windows should be of sturdy construction.
- Those doors considered by your risk assessment to be Fire Exits will need to be outward opening and capable of being opened from the inside without a key. However, to prevent the hinge pins on outward opening doors from being removed and doors pulled away from the frame, hinge bolts should be fitted. It is important that any additional security bolts are disengaged during business hours to allow swift and easy exit from the building in the event of an emergency.
- In high crime areas and / or to protect high risk materials, extra protection may be required:-
 - for windows, by fitting external bars, grilles or metal roller shutters;
 - for doors, by fitting external sheet steel cladding or metal roller shutters.

- To protect the premises further, it may be necessary to install an intruder alarm system. Such a system should:
 - be fitted by an installer approved by NSI or SSAIB;
 - provide confirmation of an alarm signal by sequential activation of two independent detectors and
 - signal to the Alarm Receiving Centre by two independent paths (i.e. 'Dual Path' Signalling).

Internal Protection

- Valuable goods that may be attractive to thieves may need additional protection by securing them overnight in locked drawers security cabinets or security stores. Avoid leaving money on the premises overnight or when it is unoccupied but if this is necessary, always lock money away in a drawer or cabinet.
- It may be appropriate to security mark computers and other high value items of equipment such as computers, portable tools etc. Stickers showing that property is security marked should be prominently displayed on windows and the equipment itself.
- High value computer equipment and file servers may benefit from the fitting of security devices that lock the equipment to the desk or fabric of the building. These should conform to standard LPS 1214 (for details e-mail BRE at enquiries@breglobal.com or telephone them on 01923 664100).

When leaving the buildings unattended:-

- check that all doors and windows are shut and securely locked;
- ensure all grilles, shutters and other security devices are put into operation and
- set any intruder alarms, security lighting and CCTV equipment.

Water damage

Loss or damage from bursting or overflowing of water pipes and tanks is very common. Even a relatively small leak can cause significant damage and disruption to your business. The types of incidents vary considerably but serious damage may be caused by bursting of frozen pipework, failure of poorly fitted joints and impact to pipework or other apparatus due to lack of care.

The following precautions can prevent or reduce damage.

- Make regular visual inspection of all water apparatus. Faulty or potentially faulty equipment should be repaired immediately. Dripping taps should be repaired.
- Find you main stopcock and make sure you can turn it on and off.
- Avoid placing valuable or easily damaged goods beneath pipes and tanks.
- Store goods at least 100mm off the floor.
- All exposed and vulnerable pipework should be lagged.
- During periods of cold weather make additional inspections of your premises to ensure bursts and leaks are not occurring.
- If a pipe freezes, turn off the main stopcock. To thaw the pipe apply thick cloths soaked in hot water or a hairdryer to the affected area. Do not use a blow torch.
- If a pipe bursts, turn off the main stopcock. Open all taps to drain the system down. Contact a professional plumber to make repairs.
- You may wish to consider the fitting of automatic water stop devices. These will automatically shut off the water supply if an unusually heavy or lengthy flow of water occurs.

Loss of computer data

To avoid unauthorised access to computer equipment and data, back up discs should be created regularly (at least every week) and the copy kept in a different location.

Always restrict access to computers and individual documents by using password protection.

Housekeeping

Good housekeeping is an essential part of the management process as it;

- improves efficiency;
- aids productivity;
- reduces fire risks and
- reduces risks of injury.

Waste should be swept up, put in lidded metal containers and removed from the buildings at least daily. Waste containers are often a target for arsonists and to avoid costly fires they should be kept well away from the outside of buildings.

Buildings, including claddings, roofing, gutters, downpipes, tanks and pipework should be inspected once a year and repaired, cleaned or painted as necessary.

Machinery and equipment should be serviced and maintained serviced in accordance with manufacturers' instructions

Flammable liquids – the quantity of flammable liquids at your premises should be kept to a minimum (preferable one day's supply). Up to 50 litres can be stored in a fire resisting cabinet but large quantities should be stored in a specially constructed storeroom, to which all unused flammable liquids should be returned at the close of business. Lids

should always be securely fitted to containers when not in use and rags and wipes should be placed in lidded metal bins.

Gas cylinders – LPG and other cylinders should be stored safely in a secure compound well away from the building and its boundaries. Oxygen should be kept separately from gas fuel and all cylinders should be restrained to prevent them falling.

Smoking – where smoking is allowed in accordance with legislation, a specific area should be designated for the purpose, well away from buildings, flammable liquids / gases or combustible material. Ash trays or sand filled trays should be provided to extinguish smoking materials.

Losses away from your premises

Protection from losses at contract sites and vehicles should also be considered.

Theft from contract sites

The perimeter of contract sites should be secured by 9 foot high hoarding or fencing and access gates securely locked when the site is closed. Persons entering or leaving should be monitored by whoever is responsible for the site, (usually the main contractor), to avoid theft of materials, tools, plant and equipment.

If possible, materials and equipment should be stored in a designated secure area on site; either a locked building or a secure, fully enclosed metal cage.

Motorised plant should be immobilised with keys removed from the site.

Fire at contract sites

A comprehensive series of checks before, during and after carrying out hot work on site will significantly reduce the chances of damage by fire (see the Self Inspection report leaflet and Hot Work Permit in the back of this document for details). The Joint Code of Practice: Fire prevention on construction sites (seventh edition) also contains additional useful guidance on minimising fire losses on construction sites in both the planning and work stages.

Security of property in vehicles

Any vehicle containing plant, equipment or materials is a target for thieves when left unattended, even for a minute or two. All doors, windows and other openings should be closed and securely locked when a vehicle is left unattended, and any property in the vehicle should be

completely covered so that from outside the vehicle, the contents cannot be identified.

In addition, when a vehicle containing plant, tools, equipment or materials is left unattended overnight, it should always be parked in a securely locked garage or fitted with an immobiliser and alarm that complies with BS6803 or Thatcham Category 1 (see your policy wording for details of restrictions and exclusions).

Business continuity planning

Even if a well planned risk management programme has been put in place, there is still a chance that a disaster may occur. It is a sad fact that 40% of businesses suffering a major fire will permanently cease trading within 12 months.

A clearly defined action plan will provide an effective response to the disaster and allow the business to recover in the shortest possible time.

It should include a response to the following events:-

- fire,
- flood,
- bomb threat,
- chemical release or
- storm.

A concise plan, focused on identifying and responding to damage by the above events, including:

- Responsibilities - who does what;
- Activities - what people do;
- Layouts - where things go;
- Hazards - identification and
- Services - location.

Finally, the plan will need to incorporate a recovery plan that will state the actions necessary to reinstate the business. The following list shows what should be included.

- Ensure a full equipment inventory is available.
- List potential suppliers of plant, equipment and stocks.
- List facilities that may be available in other locations.
- List specialist contractors, for example salvage companies or emergency repair companies.
- Detail vehicle and equipment hirers.
- Detail specialist production equipment suppliers.
- Emergency finance.
- Suppliers of raw materials and components.
- Communications and records.
- Record the actions to be taken:-
 - to restore internal communication;
 - to restore customer / client communication;
 - to recover computer processing capability;
 - for recording of evidential information to support the claim and
 - for dealing with you broker and insurance company.

A copy of the plan should be kept in a secure location away from your premises. Further information is available at the Business Continuity website www.thebci.org

Your policy may not cover all the types of insurance mentioned above – please check your policy.

Disclaimer

This risk management booklet is intended to suggest techniques which may be of use to you in the reduction and control of risks covered by your insurance policy. It contains information which may be helpful to you as one of our customers and is provided on that basis. It must not be used for any other purpose.

This booklet is only a general guide to certain issues which may be relevant to you and has not been prepared with your particular circumstances in mind. Inevitably it is not exhaustive and there may be matters which you should consider which are not included in this booklet. You must decide how best to protect your business. In reaching that decision we strongly recommend that you take appropriate advice.

The contents of this booklet do not constitute a risk improvement programme necessary to maintain your insurance in force, although we may require you to comply with one or more of the risk control features mentioned, following a survey of your premises.

While his booklet is updated periodically the references to legislation are to that legislation as it was in force when this booklet was written. The legislation may have been changed at any time since then and you should check the current legal position yourself.

HOT WORK PERMIT

A copy of the completed permit should be retained for auditing purposes

ISSUING COMPANY:

PERMIT NO:

A. PROPOSAL (to be completed by the person responsible for carrying out the work)

BUILDING: _____

EXACT LOCATION OF PROPOSED WORK: _____

NATURE OF WORK TO BE UNDERTAKEN: _____

I understand the scope of work and precautions to be taken.

SIGNED: _____ NAME (BLOCK CAPITALS): _____

DATE: _____ POSITION: _____

CONTRACTOR COMPANY (WHERE APPLICABLE): _____

B. AGREEMENT (to be completed by Company Safety Officer or other nominated person (the "Issuer of the Permit"))

This Hot Work Permit is issued subject to the following conditions:

ISSUE OF PERMIT: DATE _____ TIME _____

EXPIRY OF PERMIT*: DATE _____ TIME _____

*It is not desirable to issue permits for protracted periods. Fresh permits should be issued where, for example, work extends from morning to afternoon.

A FINAL FIRE CHECK OF THE WORK AREA SHALL BE MADE, NOT BEFORE (TIME): _____

ADDITIONAL CONDITIONS REQUIRED:

The above location has been examined and the precautions listed on the reverse side of this form have been complied with. I have carried out a risk assessment and consider that there is no reasonably practical alternative to doing the job using Hot Work. I have been provided with evidence of appropriate Public Liability Insurance.

SIGNED: _____ (BLOCK CAPITALS): _____

DATE: _____ POSITION: _____

C. FOLLOWING COMPLETION OF WORK (to be completed by member of staff or contractor responsible for the work. The permit should then be returned to the Issuer)

The work area and all adjacent areas to which sparks and heat might have spread (such as floors below and above and areas on other sides of walls) have been inspected and found to be free of smouldering materials and flames.

Paint strippings, stub ends of welding rods and other hot waste materials have been removed and disposed of safely.

All equipment, including gas cylinders, has been removed to a safe area.

TIME INSPECTION COMPLETED: This must be at least 60 minutes after work has been completed. _____

SIGNED: _____ (BLOCK CAPITALS): _____

DATE: _____ POSITION: _____

CONTRACTOR (WHERE APPLICABLE): _____

D. SIGN OFF BY ISSUER OF PERMIT

The Hot Work has been completed. Any zone of the fire alarm system that was isolated has been fully reinstated.

SIGNED: _____ (BLOCK CAPITALS): _____

DATE: _____

HOT WORK PERMIT CHECK-LIST

*The following checks should be carried out prior to commencing Hot Work.
The person carrying out these checks should tick the appropriate boxes.*

GENERAL

Wherever practicable the use of Hot Work should be avoided and a safer way employed.

If you cannot comply with the following points, do not go ahead with the hot work.

FIRE PROTECTION

Where sprinklers are installed they are operative.

Where an automatic fire detection system has been installed, it will be kept operative. Only the zone where the Hot Work is being carried out will be isolated for the period whilst Hot Work is in progress

A trained person not directly involved with the work will provide a continuous fire watch during the period of Hot Work. Following completion of each period of the work, the fire watch will continue for at least 30 minutes, with further checks at regular intervals, up to 60 minutes after completion, to ensure that the working area and all adjacent areas, including the floors below and above, and areas on the other sides of walls, screens, partitions and above false ceilings are free of smouldering materials and flames.

At least two suitable extinguishers or a hose reel are immediately available. The personnel undertaking the work and providing the fire watch are trained in their use.

Personnel involved with the work and providing the fire watch are familiar with the means of escape and method of raising the alarm/calling the fire brigade.

PRECAUTIONS WITHIN 10 METRES (MINIMUM) OF THE WORK

Combustible materials have been cleared from the area. Where materials cannot be removed, protection has been provided by non-combustible or purpose-made blankets, drapes or screens.

Flammable liquids have been removed from the area.

Floors have been swept clean.

Combustible floors have been covered with overlapping sheets of non-combustible material or wetted and liberally covered with sand. All openings and gaps (combustible floors or otherwise) are adequately covered.

Protection (non-combustible or purpose-made blankets, drapes or screens) has been provided for:

- walls partitions and ceilings of combustible construction or surface finish
- all holes and other openings in walls, partitions and ceilings through which sparks could pass.

Where work is being carried out on building panels, an assessment has been made of insulating or other materials behind or forming the core of the panels.

Combustible materials have been moved away from the far side of walls or partitions where heat could be conducted, especially where these incorporate metal.

Enclosed equipment (tanks, containers, dust collectors, etc) has been emptied and tested, or is known to be free of flammable concentrations of vapour or dust.

EQUIPMENT

Equipment for Hot Work has been checked and found in good repair.

Gas cylinders have been properly secured.

Self Inspection Report

FIRE EXTINGUISHERS

- | | | | | |
|--|-----|--------------------------|----|--------------------------|
| 1. Kept free from obstruction? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 2. Present, suitable for purpose and accessible? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 3. Maintained satisfactorily? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

FIRE ALARMS

- | | | | | |
|---|-----|--------------------------|----|--------------------------|
| 4. Weekly test undertaken to check bells/sirens in working order? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 5. Audible in all areas of the premises? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 6. Mains power supply healthy? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 7. Fire Brigade or Alarm Receiving Centre connections in order? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

FIRE DOORS

- | | | | | |
|---|-----|--------------------------|----|--------------------------|
| 8. Kept closed and free from obstruction? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 9. Always closed after working hours? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

HOUSEKEEPING

- | | | | | |
|--|-----|--------------------------|----|--------------------------|
| 10. Are all areas kept free from accumulations of waste or refuse? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 11. Is waste removed from the building each night? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 12. Are lidded metal containers used to store waste? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 13. Is all waste and combustible goods in the open stored in a secure area away from the buildings? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 14. Are service ducts, boiler rooms, electrical intake rooms, lift motor rooms and other service areas kept free of storage? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

SMOKING

- | | | | | |
|--|-----|--------------------------|----|--------------------------|
| 15. Is smoking prohibited in all enclosed areas? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 16. Are clear notices displayed in no smoking areas and the rules strictly enforced? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 17. Have ashtrays been removed from smoke-free areas? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 18. Do your staff and customers know where they can smoke outside if they choose to? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

COOKING

- | | | | | |
|--|-----|--------------------------|----|--------------------------|
| 19. Are frying ranges supervised at all times when in use? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 20. Is frying equipment serviced/maintained at least annually? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 21. Is the extraction system thoroughly deep-cleaned at least once a year? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

GAS CYLINDERS

- | | | | | |
|--|-----|--------------------------|----|--------------------------|
| 22. Are all LPG and other gas cylinders stored safely, in a compound well away from the building and its boundaries? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 23. Are oxygen and fuel gases separated? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 24. Are cylinders restrained by chains to prevent them falling? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

FLAMMABLE LIQUIDS

- | | | | | |
|---|-----|--------------------------|----|--------------------------|
| 25. Are bulk stocks of flammable liquids kept in purpose-built stores or compounds? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 26. Are quantities of flammable liquids within the premises kept to a minimum and in safety containers? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 27. Are flammable liquids kept well away from sources of ignition? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

STORAGE

28. Is all storage kept away from hot surfaces or other sources of ignition? Yes No
29. Are adequate gangways maintained between storage? Yes No
30. Are storage areas inspected at the end of each working day? Yes No

MAINTENANCE

31. Is the building free from signs of damage, including to doors and windows? Yes No
32. Are contractors always supervised on site? Yes No
33. Is grass and undergrowth around the building kept cut down? Yes No

WATER DAMAGE

34. Is the main stopcock accessible and can it be turned off? Yes No
35. Does the heating operate on a frost thermostat or are all pipes lagged? Yes No

HEATING AND LIGHTING

36. Are only authorised heaters in use? Yes No
37. Are all heaters serviced regularly? Yes No
38. Are combustible materials kept a safe distance from heaters and lights? Yes No

MACHINERY

39. Does all machinery receive regular scheduled maintenance? Yes No
40. Are oil leaks mopped up using mineral absorbent granules, not sawdust? Yes No
41. Are vents on motors kept clear to allow ventilation? Yes No

ELECTRICITY

42. Are all areas checked to ensure no temporary wiring or trailing leads are present? Yes No
43. Has a competent contractor checked the electrical installation within the past 5 years? Yes No
44. Are all areas checked to ensure there is no use of multi-socket adapters? Yes No

HEALTH AND SAFETY

45. Has a Health and Safety policy statement been prepared and issued to all employees? Yes No
46. Are all gangways, stairs and aisles safe and clear? Yes No
47. Are spills dealt with immediately and warning notices displayed? Yes No
48. Are all hazardous substances and materials handled and stored satisfactorily? Yes No
49. Are warning notices displayed and is hearing protection available and used in all areas where noise levels are above 80dbA? Yes No
50. Is all machinery guarded satisfactorily? Yes No
51. Is Personal Protective Equipment used in all areas where needed? Yes No
52. Has a Manual Handling Risk Assessment been completed and are procedures followed? Yes No
53. Has a Fire Risk Assessment been completed and are regular drills and alarm testing carried out? Yes No



Insurances

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