



# [ Risk Management Guide ]

ROYAL &  
SUNALLIANCE

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## A GUIDE TO CONTROLLING THE RISKS THAT SURROUND YOUR BUSINESS

Reading this guide will benefit you, your staff and your business by helping to identify the threats and hazards your business faces. As part of the overall evaluation it will assist you to:

- consider the risks
- assess their potential impact
- take appropriate action

Basic risk management techniques can be invaluable to your business. Research shows that uninsured losses can often be significantly greater than the amount covered under your policy and while most risks will be covered by insurance, there may be occasions when insurance can't offer a solution.

### How to use this guide

#### 1) Select your category:

- **Fire**
- **Crime**
- **Natural Hazards**
  - Flooding or escape of water
  - Storm Damage
  - Subsidence and Heave
- **Terrorism**
- **Business Continuity**
- **Health and Safety**

2) Spend a few minutes working through the guidance under each heading to establish which issues apply to your operations and whether you need to take further action to safeguard your business. Tick those items that apply to you, and where the guidance has been implemented. *(For internet users, a number of links to sites providing more detailed information and assistance may be found at the end of this guide).*

3) Keep the guidance as a "review" document, to refer back to regularly. Where you have previously ticked items as "Implemented", review your arrangements, to ensure that they have been maintained and remain appropriate. For those items not ticked, review to see whether changed circumstances now require you to address controls here.

[Controlling risks can be beneficial to the long-term success of your business. It may even help to reduce your insurance premium over time.](#)

**This Guide does not form part of your Policy wording, and any guidance included is not a condition of your Policy.**

**Remember that these represent only the most commonly needed risk control measures. By adopting a systematic, analytical approach to risk management, you will, perhaps, identify the need to have in place many other precautions to address a wide range of hazards.**

**Finally, it is important to appreciate that your insurance cover may be conditional upon certain risk control measures being in place – these will be advised in writing, usually following a survey of your premises. These requirements or recommendations are frequently detailed and specific and may therefore not be fully addressed in this literature. Please ensure that you have read and understood any such specific conditions that may apply to your premises or business.**

## FIRE

If you employ one or more workers (excluding domestic servants) in a workplace for which you are responsible, you are required by the Fire Precautions (Workplace) Regulations 1997 to undertake an assessment of the fire risk within your building to determine if the arrangements for fire precautions, prevention and evacuation are adequate and, as appropriate, implement improvements to minimise the hazard to employees and others.



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### Arson

Arson is now the biggest single known cause of fire in the United Kingdom, with over 2,100 attacks per week (not including motor vehicles). It is the greatest cause of fires in commercial premises. Deny the arsonist access to fuel; this is the most effective defence against arson.

	Guidance	Implemented
<b>Action</b>	Store all combustible material well clear of buildings and perimeter fencing (preferably inside locked waste bins).	<input type="checkbox"/>
	Keep all flammable liquids and gas cylinders in a separate secure store when not in use.	<input type="checkbox"/>
	Make sure that yards and storage compounds are adequately fenced and gated to prevent easy access by intruders and ensure that you have adequate security measures in place and operable throughout the premises.	<input type="checkbox"/>
	Be vigilant: daily checks on opening and closing will reveal signs of potential trouble – graffiti, damage to fences, etc. Graffiti makes premises look like they are neglected. If graffiti occurs remove it quickly.	<input type="checkbox"/>

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### Combustible Waste

There are many forms of combustible waste. Even general waste often contains a significant amount of combustible material. Piles of waste or waste containers are often left outside buildings where they can be accessed by vandals or arsonists, so it is important to ensure that all potential sources of fire are eradicated

	Guidance	Implemented
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<b>Action</b>	Consider all the kinds of waste your business disposes of and pay particular attention to possible flammable combinations.	<input type="checkbox"/>
	Keep outside areas and yards clear of combustible materials and consider using lockable metal bins or skips to prevent access by vandals or arsonists.	<input type="checkbox"/>
	Combustible trade waste, soiled cleaning rags etc. should be kept in lidded metal bins during the shift or working day.	<input type="checkbox"/>
	All trade waste generated in the workplace should be cleared up at the end of each working day and removed to lockable bins or skips outside the building - do not burn waste on site.	<input type="checkbox"/>
	For information on help with waste minimisation see "Further Information" elsewhere in this guide.	

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## Storage & Warehousing

*Unsatisfactory storage arrangements can greatly assist in the spread of fire. Storage arrangements for raw materials, finished goods and packing materials should be strictly controlled.*

	<b>Guidance</b>	<b>Implemented</b>
<b>Action</b>	Wherever possible, keep storage and warehouse areas separate from production and manufacturing areas.	<input type="checkbox"/>
	Limit the amount of raw materials and packing materials (especially combustibles) in the workplace to that required during a shift or working day.	<input type="checkbox"/>
	Avoid free-standing high piled storage in warehouses and stockrooms.	<input type="checkbox"/>
	Consider the use of proprietary racking and shelving if high level storage is required.	<input type="checkbox"/>
	Keep storage away from all ignition sources such as light fittings, heating appliances and other heat generating equipment.	<input type="checkbox"/>
	Keep warehouses and storage areas clean and tidy at all times and avoid storage in access aisles and walkways	<input type="checkbox"/>

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## Flammable Liquids

*Flammable liquids are a major source of fire and greatly assist in the spread of fire. It is important therefore that their use and storage are strictly controlled. If you use or store liquids with a flash point below 32°C:*

	<b>Guidance</b>	<b>Implemented</b>
<b>Action</b>	Ensure that you comply with the Dangerous Substances and Explosive Atmospheres Regulations 2002.	<input type="checkbox"/>
	Obtain copies of the following Loss Prevention Council (LPC) Recommendations (see <b>Further Information</b> ) and make sure you comply with them as appropriate: <ul style="list-style-type: none"> <li>• Spraying and Other Painting Processes involving Flammable Liquids and Powders</li> <li>• The Storage and Use of Flammable Liquids</li> </ul>	<input type="checkbox"/>

If you hold 50 litres or less of highly flammable liquids it may be retained in the workplace provided it is kept in an approved and suitably marked steel locker or bin.	<input type="checkbox"/>
If the 50 litres limit is exceeded, the measures set out in LPC Recommendations should be followed.	<input type="checkbox"/>
Quantities of highly flammable liquids in the working area should be kept to a practicable minimum and, at the end of the shift or working day any unused, full or partially used containers should be returned to the approved locker, bin or bulk store.	<input type="checkbox"/>

## Smoking

*Many fires that result in loss of life and damage to property are started through careless and negligent smoking. Ideally, smoking should be prohibited throughout the premises (including yards and other open places forming part of the site).*

	Guidance	Implemented
<b>Action</b>	Where smoking is <b>prohibited</b> , 'No Smoking' signs should be prominently displayed	<input type="checkbox"/>
	Control smoking by <b>only permitting</b> it in designated areas	<input type="checkbox"/>
	Where smoking is <b>permitted</b> , make sure the area is kept free of combustible materials (e.g. paper storage, rubbish, curtains, furniture, flammable liquids or gases) and that plenty of non-combustible receptacles are provided and are emptied safely every day	<input type="checkbox"/>
	Avoid disposing of ashtray contents with other waste. Provide sand buckets or sand bins with spring-loaded lids. A smouldering cigarette end is easy to miss amongst other rubbish	<input type="checkbox"/>

## Electricity

*With few exceptions, electrical fires are caused by incorrect use or poor maintenance of electrical installations and equipment. Frequent visual inspection of fixed and portable electrical items is essential, as are system and equipment checks by a suitably qualified electrician.*

	Guidance	Implemented
<b>Action</b>	All electrical equipment, wiring and overall installations should be regularly inspected and maintained. (See reference to the electrical regulatory (NICEIC) website under <b>Further Information</b> ).	<input type="checkbox"/>
	Do not store any combustible materials near gas or electrical switch-gear and/or light fittings.	<input type="checkbox"/>
	Make sure all non-critical electrical equipment is turned off at night and when the premises are unoccupied.	<input type="checkbox"/>

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## Heating

*Portable or transportable heaters are more likely to cause fires than fixed heating systems. Unsafe storage arrangements around heaters and lack of maintenance of heating systems also are causes of loss.*

	Guidance	Implemented
<b>Action</b>	Avoid using portable heaters with naked flames or hot radiant surfaces. Replace them with: <ul style="list-style-type: none"><li>• night storage heaters incorporating overheat safety cut out devices</li><li>• fixed electric forced convection (e.g. fan heaters)</li><li>• enclosed element heaters (e.g. fluid filled radiators) incorporating overheat and fan failure cut out devices</li><li>• direct or ducted warm air from fixed oil or gas fired heat exchangers.</li><li>• low pressure hot water central heating from oil or gas boilers</li></ul>	<input type="checkbox"/>
	Do not store combustible materials near gas or electric heaters and boilers.	<input type="checkbox"/>
	Ensure the safety of heating systems by a programme of regular inspection and maintenance	<input type="checkbox"/>

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## Plant & Machinery

*Poorly maintained plant and machinery can cause fires.*

	Guidance	Implemented
<b>Action</b>	All plant and machinery should be subject to programmed maintenance.	<input type="checkbox"/>
	If overnight charging of forklifts and other battery powered mechanical equipment is carried out, ensure that : <ul style="list-style-type: none"><li>• it is in a designated, well ventilated area with no storage or ignition sources within 5 metres</li><li>• the charging unit is against a wall of non-combustible construction and preferably off the floor</li><li>• charging cables are kept off the floor at all times</li></ul>	<input type="checkbox"/>

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## Fire Fighting Equipment

*Lack of suitable or non-maintained fire fighting equipment is clearly a danger, as can be staff untrained in its effective use.*

	Guidance	Implemented
<b>Action</b>	Ensure you have the correct equipment to deal with any type of fire; and both you and your staff should be aware of where the equipment is kept and when and how to use it.	<input type="checkbox"/>
	Check and maintain all the fire fighting equipment regularly	<input type="checkbox"/>
	Have emergency evacuation procedures been communicated and practices carried out?	<input type="checkbox"/>
	Has the emergency lighting been subject to periodic inspection and testing?	<input type="checkbox"/>

## CRIME

### Burglary

*Your first line of defence against burglary is a good level of physical security to the perimeter of your premises – doors, windows and accessible rooflights all need to be secured. Special attention then needs to be paid to the protection of valuable equipment (e.g. computers, tools etc.) and 'target' stock.*

	Guidance	Implemented
	To ensure you have effective security:	
<b>Action</b>	Fit BS3621 mortice deadlocks to all external doors, other than designated fire escapes and additionally protect outward opening doors with hinge bolts.	<input type="checkbox"/>
	Fit good quality closed shackle padlocks and matching locking bars to loading doors and shutters.	<input type="checkbox"/>
	Check that all locking devices are in good working order.	<input type="checkbox"/>
	Make sure all rear external timber doors are of solid construction, and if not, consider replacing them or alternatively reinforcing them with sheet steel.	<input type="checkbox"/>
	Ensure that the frames of all external doors are securely fixed to the building fabric.	<input type="checkbox"/>
	If the premises have a shopfront consider fitting grilles or shutters to deter smash and grab and bollards to deter ram raiders. Before proceeding with the fitting of external shutters you should seek and obtain Planning Permission from the Local Authority.	<input type="checkbox"/>
	Fit key operated locks to all opening windows.	<input type="checkbox"/>
	Additionally protect secluded and vulnerable windows and rooflights with bars and grilles.	<input type="checkbox"/>
	Consider fitting an intruder alarm by an NSI or SSAIB recognised installer.	<input type="checkbox"/>
	Assess internal and external security lighting and improve if necessary.	<input type="checkbox"/>
	Consider a secure stockroom for stock, plant, tools and equipment particularly attractive to thieves.	<input type="checkbox"/>
	Physically secure critical computer processing equipment within a proprietary enclosure unit.	<input type="checkbox"/>
	Lock away portable electronic equipment such as laptop computers in a secure cabinet when not in use.	<input type="checkbox"/>

Security mark valuable portable plant, tools, equipment and computers.

Ensure employees keep personal belongings such as handbags secure within locked cupboards or drawers.

Don't leave ladders lying around which can be used to gain access to a building.

### **Theft of Money**

*Keeping cash on the premises overnight increases the probability of a break-in. The amount of cash held in tills at the premises should also be kept to a minimum.*

#### **Guidance**

#### **Implemented**

**Action** Provide a suitable safe (such as an LPCB approved safe) if money is left on the premises when closed for business, and at night, leave the till empty with the till drawer open.

Display a prominent notice at all times stating that 'we empty our tills on a regular basis'.

### **Shoplifting and Pilferage**

*Shoplifting and pilferage are increasing and can be very damaging.*

#### **Guidance**

#### **Implemented**

**Action** Install closed circuit television (CCTV) with recording facilities to deter shoplifting, pilferage and the possibility of hold-up. Use equipment that can imprint date and time on the image, to increase the chance of the coverage being admissible evidence in court. Where tapes are used these should be renewed regularly, as picture quality deteriorates with use.

Ensure that high value, portable items such as laptop computers displayed or used on counters are secured e.g. by security cables or a proprietary enclosure unit.

## Violence to staff

*Employee security is clearly of paramount importance in your business, and regrettably, statistics show that threats to their security whilst at work are on the increase.*

### Guidance

### Implemented

#### Action

Assess the risk of violence to your staff bearing in mind that the problem may be potentially more serious for lone workers, particularly if they carry cash or valuable equipment. If this is unavoidable, an alarm communication facility such as a panic button or a mobile phone will help to reassure both your employee and you.

Keep regular contact with staff visiting dangerous areas, vacant buildings, etc on business.

Limit cash transits to and from the bank to a minimum, and vary the route and times of these journeys.

Better still, if amounts are significant arrange for transit of the money to be by a professional cash carrier.

Aim to use cheques, credit cards or vouchers instead of cash, and encourage payment of staff by means other than cash.

## Theft by staff

*Sadly, few businesses can confidently claim to be immune to the possibility of theft by staff.*

### Guidance

### Implemented

#### Action

Ensure that satisfactory references are obtained for all prospective employees and check them thoroughly.

Remove as much temptation to fraud as possible, and make sure your supervision procedures and systems of check are watertight.

## Theft of and from vehicles

*Attacks on vehicles involving the theft of tools, equipment and stock can have serious consequences, incurring delays and additional expense.*

### Guidance

		Implemented
<b>Action</b>	Tools, equipment and stock should not be left in unattended vehicles. If this is unavoidable, try to keep out of sight and ensure that all doors, windows and other points of access have been closed and locked with all security devices fully and correctly employed and all keys removed.	<input type="checkbox"/>
	Consider upgrading the security of any vehicle used for carrying 'target' stock such as clothing, wines and spirits etc. by, for example, fitting grilles to windows, additional deadlocks on doors, alarm protection and immobilisation systems.	<input type="checkbox"/>
	Consider retaining valuable items such as expensive tools within a locked metal cabinet secured to the floor of the vehicle. Display prominent notices to the effect that 'no power tools are kept in this vehicle'.	<input type="checkbox"/>
	When leaving a vehicle temporarily, e.g. when paying for fuel at a filling station, remove the keys and lock the vehicle. Always remove, or lock in the boot, valuable items such as laptops and mobile phones etc.	<input type="checkbox"/>

## NATURAL HAZARDS

### FLOODING

*Most people do not live anywhere near a flooding risk so need not worry if flood warnings are given around the country. If your business premises is located in a flood risk area however, you will know that floodwater can rise quite quickly and you need to prepare in advance. Don't wait until it happens, as you may not have time.*

*Flooding (although normally associated with a deluge of water from the sea, a river, reservoir or canal) can also be caused by drains failing to cope with melting snow or an intense rainstorm. The chances of such an occurrence affecting the premises needs to be assessed and appropriate action taken.*

#### Guidance

#### Action

Check whether there has been a history of flooding in your area.



Check whether there have been any recent developments in the area that have made flooding more likely. Local authorities – Building Control and Planning Departments, Highway Authorities, the Environment Agency and the local Water Company should be able to advise on specific areas liable to flood or on modifications to drainage routes.



Check whether the authorities have taken precautions to prevent a recurrence. (See **Further Information** for The Environment Agency website).



#### Being prepared

*If flooding is known to be a possibility, preventative measures to stop floodwater include:*

#### Guidance

#### Action

Block up unnecessary openings at your premises.



Keep sandbags on site for emergency use.



Install intervening walls or banks at your premises.



Consider purchasing temporary protection from floodwater for your business, including clip on devices such as flood boards designed to seal doors, windows and air brick covers, temporary free standing barriers or plastic skirts designed to wrap around a whole building. We recommend that you use products that have been awarded a BSI Kitemark.



Contact the Environment Agency for a copy of the Flood Pack for the latest on products and advice. This can be obtained by ringing 0845 988 1188 (local rate call) or from the Environment Agency website at the end of this guide.



## Preparing a flood plan

*Preparing a flood plan for your business will help you through a serious situation. Practising the plan will prepare your staff and business for the time you all may need it. (see also Business Continuity Planning)*

### Guidance

### Implemented

Action		Implemented
Keep a list of useful contact telephone numbers centrally, such as the local council, emergency services, the Environmental Agency's floodline – 0845 988 1188 and Royal & Sun Alliance.		<input type="checkbox"/>
Ensure you and your staff know where to turn off the gas, water and electricity.		<input type="checkbox"/>
Consider how to keep key paper business documents safe.		<input type="checkbox"/>
Check your insurance to make sure your business has adequate flood cover.		<input type="checkbox"/>

## After a flood

*Do not be in a hurry to repair, cover up or replace wet or damaged areas of your premises. Many litres of water will have been absorbed and this will need to be slowly evaporated before reconstruction can take place. Do not use heaters to dry out – many forms of these create moisture - use de-humidifiers*

### Guidance

Open all windows and doors whenever possible. (But consider the security implications). Remove wet/damp floor coverings and lift some floorboards to help ventilation. It is essential to dry out the building as quickly as possible to ventilate all areas to prevent mould growth developing. Leave some floorboards accessible so that it is possible to check that the ground has completely dried out.

Ensure that damaged contents and flooring are available for inspection.

## WATER ESCAPE

*Before winter takes a hold, it is a good time to think about protecting your business premises from burst pipes.*

*The following can help safeguard your heating system and water pipes throughout the winter:*

### Preventing burst pipes

*If your premises are left empty in times of freezing cold weather there is a major risk of the water in the pipes freezing.*

	Guidance	Implemented
<b>Action</b>	Fix dripping taps – a gentle trickle of water can freeze and completely block the pipe.	<input type="checkbox"/>
	Get a frost-stat fitted to your central heating system in cold areas where pipes are vulnerable – this will automatically switch your heating on when the temperature falls below the set level.	<input type="checkbox"/>
	Over the Christmas and New Year period when the premises may be empty for long periods, ensure that the central heating is left on 24 hours a day, at about 15 degrees C, with windows and doors closed.	<input type="checkbox"/>
	If there is to be an extended period of unoccupancy, for example more than 14 days, the mains stopcock in the building should be turned off and the water system should be drained completely.	<input type="checkbox"/>
	Consider putting fibreglass of at least 6 inches (150mm) thick or non-combustible granules in any loft area and have all the pipes and tanks lagged properly and professionally to a high standard giving your premises extra protection.	<input type="checkbox"/>

### What to do if pipes are frozen or burst

*If the pipes become frozen the water flow will become reduced or it will not come out of the cold water taps when they are turned on. This is the time when pipes are most likely to burst. Immediate action should be taken to minimise any damage that may occur when the pipes thaw out and water flows out of the already split pipes.*

#### *IF A PIPE FREEZES*

<b>Action</b>	Turn off the water supply at the mains stopcock.
	Turn up the heating to a minimum of 20 degrees C and ensure any loft trap hatch is wide open. A fan heater could also be placed in the loft to push hot air around the loft - position it carefully and ensure it is checked regularly.

### *IN FREEZING CONDITIONS*

If the heating fails or makes loud water banging noises then it could be that the heating pipes are freezing. If so turn off the boiler and call a plumber straightaway.

### *IF A PIPE BURSTS*

Turn off the water supply at the mains stopcock. If the burst pipe is from a storage tank, the tank stop valve should also be turned off.

Turn on the cold tap in washrooms and kitchens etc as this will drain the tanks as quickly as possible.

Turn off the central heating and any water heaters and remove or protect any items that will be affected by a burst pipe.

If water starts to seep through the ceiling collect it in buckets. If the ceiling begins to bulge pierce through the plaster with a wooden broom handle or wooden stick.

### *MINIMISING THE DISRUPTION*

When salvaging important paperwork, remove excess water and keep tightly bundled together to dry naturally. However do not expose them to extreme levels of heat as this could damage them further.

It is essential to dry out the building as quickly as possible to ventilate all areas to prevent mould growth.

Do not be in a hurry to repair, cover up or replace wet or damaged areas of your premises. Many litres of water will have been absorbed and this will need to be slowly evaporated before reconstruction can take place.

Use de-humidifiers to dry out the premises (not heaters). Remember to close the windows when the de-humidifiers are in use.

Store damaged items in a dry place. They may have a salvage value or be repairable and will need to be inspected.

## STORM DAMAGE

*All buildings need frequent and careful examination. Those in elevated positions, exposed to the prevailing winds are particularly at risk.*

### Maintenance to prevent storm damage

*The following regular checks are necessary and appropriate remedial action should be taken. If you are unable to carry out the checks yourself, you should contact the Federation of Master Builders to obtain the advice of an approved contractor.*

	Guidance	Implemented
<b>Action</b>	Check the fabric of the building, with particular attention to roof coverings, at least once a year for condition and security of fixings. Any necessary remedial work should be undertaken without delay.	<input type="checkbox"/>
	Check the roof and replace any loose or damaged panels, tiles, slates or ridge tiles.	<input type="checkbox"/>
	Check that flat roof coverings are in good condition, not showing evidence of cracks or splits, and are firmly stuck down, particularly at joints. Remember that bitumen felt flat roof coverings may need to be renewed after 10 years.	<input type="checkbox"/>
	Check and repair as necessary brickwork pointing including chimneys, coping stones, lintels and ledges.	<input type="checkbox"/>
	Check that roof gutters, downpipes and drainage gulleys are clean and unobstructed, kept free from leaves and vegetation. These should be cleaned at least once a year, possibly more often depending on the location of nearby trees etc.	<input type="checkbox"/>

## SUBSIDENCE AND HEAVE

*Subsidence and heave are not particularly common, but when they do happen, they may lead to considerable damage, expense and inconvenience. On many occasions however, claims for damage can be resolved simply with crack filling or decorative repairs.*

*Subsidence and heave can be described as the shift of the foundation of a building due to ground movement occurring when the moisture content of the soil changes. Subsidence can be caused by downward movement of ground due to soil shrinkage and also water washing away the rock/soil. An increase in the moisture content of soil can cause swelling which in turn can cause upward ground movement known as heave.*

*The main factors affecting the moisture content of the soil are:*

*Vegetation – The type, size, number and location of trees and shrubs close to your business premises.*

*Soil type – Clay soil is particularly susceptible to shrinking and swelling.*

*Extremes of weather – For example long dry summers.*

*Water leakage from pipes and drains, either washing away sandy soil or causing clay soil to expand.*

## Preventing subsidence and heave

### Guidance

### Implemented

#### Action

Control the number and size of trees and shrubs growing close to your business premises. Trees and shrubs draw a lot of moisture from the soil, which causes it to shrink. During dry spells, their roots spread out in search of water, which accelerates the drying of the subsoil. Be especially careful therefore of trees requiring a lot of moisture, such as deciduous trees like oak, elm, willow and poplar.

Check drains, gutters and pipes as part of general housekeeping to ensure there is no damage, as water leakage is a contributory factor to subsidence and heave.

Clear drains, gutters and pipes of leaves and other substances which may cause a blockage. There is no easy way of telling if a drain is leaking, however the possible signs are water backing up and an unpleasant smell.

### Are your premises affected?

*The indication that a building is suffering from subsidence or heave is when cracks start appearing in the walls. However do not be alarmed by every crack that appears as cracking due to normal shrinkage and swelling is fairly common because of changes in temperature and humidity. Subsidence cracks tend to be diagonal cracks which may appear around windows or doors after long periods of dry weather. These cracks are also normally wider at the top than at the bottom. Doors or windows may 'stick' when you try to open them, solid concrete floors could become uneven, or brickwork may distort slightly. If you think that your business premises is suffering from subsidence or heave, and you have bought this insurance cover from us, you should contact Royal & SunAlliance who have a specialised unit to deal with such problems.*

### Guidance

#### Action

Indications of subsidence and heave include:

Vertical and diagonal cracking concentrated in specific areas and tapering in width between the top and bottom of the property.

Cracks extending down through the damp proof course.

External cracking reflected internally in the same area of wall.

Rucking of wallpaper at corners between walls and ceilings.

Cracks in extension areas that have been added with different foundations, (There is an increased risk of differential settlement here).

## TERRORISM

*Terrorism poses a threat to all businesses. Even if you consider yourself to be at low risk, your business could be seriously affected by a terrorist attack that is directed at a nearby target, your suppliers or customers, or one that disrupts travel, telecommunications, gas, electricity, or water supplies.*

		Action required	Action taken
<b>Simple preventive steps</b>			
<i>Terrorism poses a threat to all business. You may consider your business to be a low risk – but what about nearby premises, your customers or suppliers? Terrorism can disrupt travel, communications and utilities such as gas, electricity and water.</i>			
<b>Guidance</b>			
<b>Action</b>	Have a good look around your workplace and establish awareness of what should and should not be there. <i>This will be very important if you need to search your premises at any time (for example, if there was a bomb threat).</i>	<input type="checkbox"/>	<input type="checkbox"/>
	Develop links with neighbouring businesses and share information so that together, you are able to cover a wider area.	<input type="checkbox"/>	<input type="checkbox"/>
	Ensure staff are aware that if they have information about possible bomb threats or other immediate threats, they should dial <b>999</b> .	<input type="checkbox"/>	<input type="checkbox"/>
	Ensure staff are aware that if they have tip-offs or confidential information about possible terrorist activity, they should call the police anti-terrorist hotline: <b>0800 789 321</b> .	<input type="checkbox"/>	<input type="checkbox"/>

		Action required	Action taken
<b>Consider how you could be affected</b>			
<i>All terrorists have to plan and prepare for an attack, which can make them vulnerable to discovery. Terrorists need money to finance their operations. They get it by both legal and illegal means. Make sure you are not funding terrorists.</i>			
<b>Guidance</b>			
<b>Action</b>	Make a list of the companies and the people who come and go in the delivery of goods or services in your workplace.	<input type="checkbox"/>	<input type="checkbox"/>
	Ensure staff procedures are in place to enable anything causing serious concern to be reported to the police.	<input type="checkbox"/>	<input type="checkbox"/>
	Put procedures in place to control all visitors and deliveries (i.e. strictly controlled entry, entrances/exits kept to a minimum, routine searches of visitor/delivery areas).	<input type="checkbox"/>	<input type="checkbox"/>
	Take good care of your credit cards, financial facilities and records and ensure your accounting practice picks up anomalies.	<input type="checkbox"/>	<input type="checkbox"/>

Make sure your computer systems and access to them are secure. Have a robust system of password access with a system of regular changes built in.	<input type="checkbox"/>	<input type="checkbox"/>
Assess whether your business could unwittingly support terrorist activity.	<input type="checkbox"/>	<input type="checkbox"/>
Ensure that you do not unwittingly contribute to the laundering of money and be alert to unusual transactions.	<input type="checkbox"/>	<input type="checkbox"/>
Know your customers and have proper audit trails, so that you can make sure that your customers are who they say they are.	<input type="checkbox"/>	<input type="checkbox"/>

---

### **Know your staff**

**Action required**

**Action taken**

*Terrorists may seek other identities in making their preparations.*

---

#### **Guidance**

**Action**

Consider whether you can be reasonably certain your staff are who they say they are.

Check references and employment records of all staff.

Procedures should be in place to investigate changes in staff behaviour that might give cause for concern. Ensure that managers are aware of how they should handle such instances.

Ensure similar standards are applied to agency, contract or consultant staff working within your organisation.

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### **Invest in security measures**

**Action required**

**Action taken**

*Before you invest in additional measures, review what is already in place. Existing measures are often adequate providing that they are properly maintained.*

---

#### **Guidance**

**Action**

Make sure your existing measures form a cohesive security package.

Decide who should have specific responsibility for security and ensure all employees are aware of who they are.

Ensure employees are aware of existing measures and have not developed habits to circumvent them.

## BUSINESS CONTINUITY PLANNING

*You may have taken precautions and thought about the risks and loss prevention but what if the unthinkable happens despite your precautions?*

*What would be the effect upon your business of loss*

- *at the worst possible time of year*
- *of customers and/or market share*
- *of key employees*
- *of key suppliers*
- *of key plant & equipment that would take a long time to replace*
- *of IT and telecommunications facilities*
- *of key data – electronic or hard copy*

*If any of the above apply to your business, you should implement business continuity management.*

---

### Business Continuity Plans

*At the very least, you should ensure that business-critical information (paper-based and electronic) and important contact details (employees, customers, suppliers, insurers) are kept securely off-site. Better still, you should develop a Business Continuity Plan (BCP) that meets the needs of your business. For more detailed guidance and assistance from Royal & SunAlliance see **Further Information**.*

	<b>Guidance</b>	<b>Implemented</b>
<b>Action</b>	Develop and implement a BCP Plan that addresses these issues.	<input type="checkbox"/>
	Document the BCP and review it at regular and frequent intervals to keep it up to date.	<input type="checkbox"/>
	Ensure that it is tested at least once a year. (Unless you test it, you cannot be sure that it would work)	<input type="checkbox"/>
	Ensure that everyone knows these procedures and arrange for regular refresher sessions.	<input type="checkbox"/>
	Keep a copy of the BCP off-site in a secure but accessible place	<input type="checkbox"/>

## HEALTH AND SAFETY

*There are many sources of Health and Safety information available on the Internet covering a wide range of subjects. The subjects below are the most common ones that small to medium sized businesses will encounter – see “Further Information” at the end of this guide for useful websites and examples of the material you will find there.*

### Action taken?

Yes   No   N/applic

### Employers Liability

*From 28 February 2005, the Employers’ Liability (Compulsory Insurance) Regulations 1998 provide that employers’ liability (EL) insurance is no longer compulsory for businesses made up of just one person – the owner. Many small businesses may be unaware however that there are certain situations where taking out EL insurance is still a legal requirement. Answering ‘yes’ to any of the questions below is a good indicator that your business still legally requires EL cover.*

### Guidance

#### Action

Are you likely to hire staff during peak season to ease your workload? It is a criminal offence not to have EL insurance when taking on temporary staff. Your business would not be covered for any liabilities if an accident happened and the temporary worker was injured in the process of carrying out work.

    

Is any of your work undertaken by self-employed people? People who you normally think of as self-employed may actually be considered as your employees in the eyes of the law, for example a handyman. Whether or not you need EL insurance for someone working with you in this capacity depends on the extent of your responsibility for their supervision, and on your terms of contract with them. If in doubt, seek legal advice.

    

Do you get help from unpaid volunteers or work- experience students? Unpaid ‘helpers’ may in some cases be regarded as your employees, especially where you have direct responsibility for their work and supervision.

    

Do you have a gardener, cleaner or security guard working for you? Even if they work for several companies you have to take out EL insurance in respect of the work they carry out for you. However if you employ a firm of security guards or cleaners, they should be covered by their own employer’s EL cover.

    

Do you employ agency staff, e.g. a delivery person or typist? Whether or not you require EL cover for agency staff will entirely depend on your contract with the agency. Contracts do vary so make sure you check the terms and conditions, or seek legal advice.

### Accidents

*The majority of accidents and workplace incidents can be prevented. Remember that risk assessment should identify any likely hazards in the workplace and that these hazards should be controlled to an acceptable level. Prevention is better (and cheaper) than cure.*

*Effective solutions are often simple, cheap and lead to other benefits:*

#### Guidance

<b>Action</b>	Make sure that you have a method of recording accident and incident details, any method can be used as long as it's accessible and secure. Computer records are fine.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Make sure that ALL accidents and incidents are reported <b>and</b> recorded, in serious cases of injury you may need to let your Local Authority know the details. See <b>Further Information</b> for details of a central reporting facility.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	When an incident is reported make sure that it is investigated properly, any action from investigation findings should ensure that it does not reoccur.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Slips trips and falls

*The most common cause of injuries at work is slipping or tripping. Resulting falls can be serious. They happen in all kinds of businesses, but sectors such as food and catering report higher than average numbers. It's a particularly important issue if members of the public use your premises. The estimated annual cost to employers of all these injuries is several hundred million pounds and insurance only covers a small part of this.*

*Effective solutions are often simple, cheap and lead to other benefits:*

#### Guidance

<b>Action</b>	Clean, tidy, uncongested, well maintained and adequately lit premises are necessary to avoid slips, trips and falls.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Clear up spillages promptly and post warning notices.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Avoid trailing electrical leads between desks, across aisles, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	A clearly marked First Aid Kit should always be available in the workplace.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Manual handling

*Manual handling is transporting or supporting loads by hand or by bodily force. Many people hurt their back, arms, hands or feet. One bad lift can cause injury and cumulative damage can build up over time - even with lighter loads. More than a third of all over-three-day injuries reported each year to the HSE and local authorities are the result of manual handling.*

*The Manual Handling Operations Regulations require any unavoidable manual handling activities to be assessed and measures introduced to reduce risk of injury.*

#### Guidance

<b>Action</b>	To avoid manual lifting and carrying try to ensure that heavy or awkward materials and equipment are delivered as close as possible to the location where they will be fitted or worked on.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Assess any unavoidable manual handling operations with a view to reducing the risk of injury from manual handling.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Provide mechanical equipment to assist employees to lift/move heavy equipment, materials or containers (e.g. trolleys to assist in loading and unloading deliveries).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	If loads must be manually lifted, ensure they are carried by at least two people and training in lifting techniques is provided.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Machinery and work equipment

*Machinery, tools and equipment can be dangerous if unsuitable for use and not properly maintained. Accidents involving machinery and work equipment happen all the time - many serious, some fatal.*

#### Guidance

<b>Action</b>	All machinery and equipment must be suitable and take into account the circumstances in which they will be used.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Guards must be fitted to all parts of machinery which could cause injury (and kept in place whilst the machinery is in use).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Dangerous machinery and equipment (including wrapping and packing machines, garment presses, bacon/vegetable slicers, potato chipping machines, guillotines) must only be used by fully trained or adequately supervised staff in protective clothing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Work equipment, machinery, guards and other safety devices must be maintained in a safe condition in accordance with manufacturers' or suppliers' instructions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Procedures are needed to ensure maintenance can be carried out safely (e.g. isolate and lock off dangerous machinery etc).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Electricity

*Electricity can kill. Even non-fatal shocks can cause severe and permanent injury. Shocks from faulty equipment may lead to falls from ladders, scaffolds or other work platforms. Those using electricity may not be the only ones at risk - poor electrical installations and faulty electrical appliances can lead to fires which can also result in death or injury to others.*

#### Guidance

<b>Action</b>	Ensure that all electrical equipment is used only for the purpose for which it was designed (e.g. portable electrical equipment used on a building site should be suitable for use in adverse environments).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Use a qualified electrician for electrical installation work.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Ensure your electrical equipment is in good working order by regular inspections and thorough examination by a competent person.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Provide sufficient electrical socket outlets. Avoid the use of multi outlet adapters.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Pressure systems

*Pressure cookers, boilers, steam heating systems and air compressors are common examples of equipment or systems containing a fluid or gas under pressure. They can cause death or injury and serious damage to property, if the contents are released unintentionally. There are over 100 such incidents every year.*

#### Guidance

<b>Action</b>	Pressure systems must be properly designed, installed and maintained to prevent danger.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	A competent person must carry out periodic examinations of any pressure systems you may have.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	A Written Scheme of Examinations is required for certain items of Pressure Systems in accordance with the Pressure Systems Safety Regulations 2000.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Transport

*Every year about 70 people are killed and more than 1,000 seriously injured in accidents involving vehicles at the workplace. Being struck or run over by moving vehicles, falling from vehicles, or vehicles overturning are the most common causes. Vehicles operating in the workplace include cars and vans, lift trucks, heavy goods vehicles, dumpers, specialised vehicles or plant.*

#### Guidance

#### Action

- |   |                          |                          |                          |
|---|--------------------------|--------------------------|--------------------------|
| Only trained and competent people should be allowed to operate vehicles in your workplace.  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| If possible vehicle routes should be separated from pedestrian routes – e.g. fork lift trucking routes should be clearly defined.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| There should be adequate arrangements and procedures in place to ensure loading and unloading operations are carried out safely – e.g. don't forget about adverse weather conditions. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### Fire safety

*Swift evacuation of your staff, customers or visitors is vital in the event of a fire.*

#### Guidance

#### Action

- |  |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|
| Ensure all staff are aware of your evacuation procedures, reinforced by periodic drills with the results recorded.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Ensure that you register all customers or visitors to the premises and make them the responsibility of the staff they are visiting if an evacuation becomes necessary. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are all escape routes and fire exits clearly identified by a green “safe condition” (running man) sign?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Ensure that all escape routes and fire exits remain unobstructed at all times.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Carry out a fire risk assessment and review on a regular basis.  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Ensure that any necessary Fire Certificate has been issued for your premises.  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### Hazardous substances

*These can include chemicals that people make or work with directly (e.g. paints, thinners and chemical cleaning fluids) and also dust, fumes and bacteria that may be present in the workplace. Exposure can be from breathing them in, contact with the skin, splashing them into the eyes or swallowing them. If exposure is not prevented or properly controlled, it can cause serious illness, including cancer, asthma and dermatitis, and sometimes death.*

*The Control of Substances Hazardous to Health Regulations prohibit the use of hazardous substances at work unless the risks from such substances have been assessed and exposure prevented or adequately controlled.*

*Asbestos related diseases continue to be a major cause of occupational ill health and death in the UK. The Control of Asbestos at Work Regulations 2002 require owners and occupiers to proactively manage asbestos containing materials in premises under their control. To find out more about asbestos, log on to the royalsunconnect website given at the end of the guide.*

### Guidance

#### Action

List all the chemicals and other hazardous substances you use (refer to labels on containers) and ensure your records contain copies of the manufacturer's "Material Safety Data Sheet" for each one. This is known as a COSHH assessment and is required under the Control of Substances Hazardous to Health Regulations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Decide whether you really need to keep/use them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consider using less hazardous substitutes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If not:			
Make sure they are used in accordance with the manufacturer's instructions and any necessary training and protective equipment is provided and used.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hazardous waste should be disposed of only via licensed contractors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do your premises have a local exhaust ventilation system? If yes, ensure that it is given a thorough examination regularly by a competent person.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For details of help with waste minimisation see "Further Information" elsewhere in this guide	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Noise**

*High levels of noise at work can cause hearing loss. If people have to shout to hear each other at normal speaking distance then there is likely to be a risk of impairment to hearing.*

**Guidance**

<b>Action</b>	If you think there may be a noise problem you should arrange for an assessment to be carried out by a competent person. The Noise at Work Regulations 1989 define this exposure and require such a person carry out an adequate noise assessment at prescribed levels.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	If you need to provide hearing protection make sure it's worn correctly and that people are trained in its proper use.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Vibration**

*Vibration from work with powered hand-held tools, equipment or processes can damage the hands and arms of users causing 'hand-arm vibration syndrome' (HAVS). This is a painful, irreversible condition which includes 'vibration white finger' (VWF) and the effects can be impaired blood circulation, damage to nerves and muscles, and loss of ability to grip properly.*

*Whole body vibration can happen when driving vehicles such as dumpers, tractors and lift trucks or riding in vehicles over rough terrain and can lead to back problems.*

**Guidance**

<b>Action</b>	Consider doing the job another way without using high vibration tools.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Provide tools designed with low vibration properties.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Make sure people use the right tool for the job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Reduce vibration from tools through regular maintenance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Consider job rotation to limit exposure.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Display screen equipment**

*Use of display screen equipment (DSE) is governed by the Health and Safety (Display Screen Equipment) Regulations*

**Guidance**

<b>Action</b>	Identify employees who use DSE as a significant part of their daily work routine.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Assess their workstations to ensure they comply with legal requirements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Provide information to employees about possible health risks and the symptoms to look out for, e.g. eye strain, pain in the neck or forearms.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Plan work routines to include regular breaks from using DSE.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Young employees

*The law prohibits you from employing young persons (under 18 years of age) in activities which are beyond their physical and psychological capabilities.*

#### Guidance

<b>Action</b>	Assess any health and safety risks prior to employment of young people (taking into account their inexperience, immaturity and lack of awareness of risks to their health and safety) and make sure any such risks are adequately controlled.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Make sure that they are properly supervised by an experienced person.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Maintenance and building work

*It's easy to overlook these activities because they happen only occasionally and it's often a contractor or service agency doing the work outside of normal routines.*

#### Guidance

*If you are the person responsible for your business you are also responsible for contractors, service engineers etc. who do work for you.*

<b>Action</b>	Ensure that contractors are aware of any hazards that exist in your premises (e.g. asbestos which might be disturbed).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Ensure that there is liaison between you and the contractor regarding suitable precautions to be taken if work of a hazardous nature is to be carried out (e.g. hot work, working at height, in a confined space or on dangerous machinery).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Working away from your premises

*Work away from your premises needs to be well **managed** so as to protect yourself, your employees, your property, and any other people and property that may be affected by that work.*

#### Guidance

<b>Action</b>	Because of the lower levels of control, supervision and support usually available for casual or lone workers, training is a key issue. Employees need to be competent and confident to deal with a variety of possible risks to their health and safety (and that of your customers) which they may encounter.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Employees who visit clients' premises to carry out work must also be provided with appropriate information and instructions to safeguard theirs and your customers' health, safety and welfare.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Use of personal protective equipment (PPE) may be an important safety factor (for example suitable head protection where your employees are likely to work on sites where there is a risk of being struck by falling materials, tools or equipment). Correct and comfortable equipment must be provided to encourage its proper use.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Travelling first aid kits should be provided where there is work with dangerous tools or machinery or in places where access to emergency facilities is difficult.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Yes	No	N/applic
You should ensure there is a means of summoning help in the event of an incident or accident.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Observe good housekeeping rules and protect other people's property by using dust sheets, covers and floor protectors when working in private houses and occupied buildings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hot work should only be carried out by fully trained personnel agreeing with your client a safe method of work which addresses: <ul style="list-style-type: none"> <li>• removal of combustible materials from the vicinity</li> <li>• protection of combustible building elements</li> <li>• provision of suitable fire extinguishers</li> <li>• after work inspection for any incipient burning</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If propane or butane (LPG) cylinders are used whilst working away from your premises, make sure they are stored in a secure area, preferably in a locked metal cage in the open and at a safe distance from any buildings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provide suitable access equipment for any work at height and ensure it is properly used.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Access equipment should be well maintained and subject to regular examination by a competent person.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### **Pollution prevention**

*Leaks, both accidental and malicious, from oil tanks and drums are one of the commonest causes of pollution. They can damage both your own and adjoining property as well adversely impacting the water environment and result in both large claims and enforcement action by the Environment Agency. Further information on Pollution Prevention can be obtained from the Environment Agency's website at the end of the guide.*

#### **Guidance**

#### **Action**

Are your fuel oil tanks properly bunded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all your drums of solvents or oils kept within a bunded storage area or provided with drip trays to contain leaks?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have an emergency plan for dealing with leaks and spillages as well as advising the Environment Agency if oil enters surface drains or watercourses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## FURTHER INFORMATION

Royal & SunAlliance can provide a number of services referred to within this guide, including the safety inspection of plant and equipment such as electrical wiring installations, lifting equipment, pressure systems, local exhaust ventilation and power presses.

In addition, we also offer a range of Consultancy Services including health & safety services, air sampling, noise surveys, COSHH assessments and legionella testing. For further information, please contact our Customer Centre on 0845 074 0704.

A wide range of detailed **Royal & SunAlliance Risk Management Guides** can be found at:

<http://www.royalsunconnect.co.uk/preloginriskmanagement/index.asp>

This includes the following

1. An on-line version of this Risk Management Guide and
2. A short Risk Assessment Questionnaire for Small Business.

**Examples of other subjects covered include**

Construction - Falls from height (Guide No 92)

Safe use of ladders (Guide No 70)

Fork- lift trucks (Guide No 1)

Manual Handling Techniques (Guide No 22)

Guide to production of Risk Assessments (Guide No 54)

Waste management (Guide No 67)

Business Continuity

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**Loss Prevention Council (LPC) recommendations**, including:

- Loss Prevention in EDP and Similar Installations - Part 4: Small Office System Protection
- Spraying and Other Painting Processes involving Flammable Liquids and Powders
- The Storage and Use of Flammable Liquids
- Recommendations for Hot Work
- Recommendations for Portable and Transportable Space Heaters
- The Secure Building Envelope
- Security of Construction Sites
- Security of Contractors Plant
- Fire Prevention on Construction Sites - The Joint Code of Practice on the Protection from Fire of Construction Sites and Buildings Undergoing Renovation.

May be obtained from:

British Research Establishment  
The Loss Prevention Council  
Bucknalls Lane  
Garston  
Watford  
Herts  
WD2 7RJ

Telephone: 01923 664000

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## **Business Continuity Planning**

For further details about developing a business continuity plan you can obtain a CD-ROM version of Foresight from us, by emailing:

[foresight.continuity@uk.royalsun.com](mailto:foresight.continuity@uk.royalsun.com)

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**Useful Flood Information websites** include:

ABI Association of British Insurers [www.abi.org.uk](http://www.abi.org.uk)

The Flood Protection Association [www.floodprotectionassociation.org](http://www.floodprotectionassociation.org)

The Environment Agency [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)

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**Further Health and Safety information**, including:

- Essentials of Health and Safety at Work
- 5 Steps to Risk Assessment
- Road safety – work related road safety
- Maternity – new and expectant mothers
- Preventing violence to retail staff
- Electricity at work: safe working practices
- Young people at work
- VDU's: an easy guide to the regulations
- Working with VDU's
- Maintaining portable electrical equipment in offices and other low risk environments
- Officewise
- Prevention of violence to staff in banks and building societies
- Health and Safety in construction
- Electrical safety on construction sites

*Note that the National Inspection Council for Electrical Installation Contracting (NICEIC) is the UK's consumer safety organisation and independent regulatory body for the electrical industry. It can be found at <http://www.niceic.org.uk>*

- Safety in Roofwork

- COSHH and peripatetic workers
- Working alone in safety

May be obtained from:  
HSE Books  
PO Box 1999  
Sudbury  
Suffolk CO10 6FS  
Telephone: 01787 881165

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**Information and advice on health and safety matters** can also be obtained from the following sources:

- Local Authority Environmental Health Departments
  - Area offices of the Health and Safety Executive (HSE)
  - HSE INFOLINE  
Tel: 08701 545500  
Fax: 02920 859260
- 

**HSE information and press releases** can also be accessed on the Internet:

<http://hse.gov.uk>

<http://www.hsebooks.co.uk>

<http://www.open.gov.uk/hse/hsehome.htm>

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### **Accidents in the workplace**

The Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 1995 make it a requirement to report such incidents. There is a central reporting facility available as follows

**By telephone** – on 0845 300 9923

**On the Internet** – by e-mail to [riddor@natbrit.com](mailto:riddor@natbrit.com) or on their website at [www.riddor.gov.uk](http://www.riddor.gov.uk)

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### **Disability Discrimination Act**

The above Act may require you to modify your premises to take account of access and other safety considerations affecting disabled employees, visitors or customers who use your premises. Details of the general requirements of the Act can be obtained from the Disability Rights Commission who have numerous leaflets that may help you e.g. SP12 – A Practical Guide to the Retail Sector.

You can contact them on

their website at [www.drc-gb.org](http://www.drc-gb.org)

by phone on **08457 622 633** or for textphone users **08457 622 644**

by fax on **08457 778 878**

by post at

**DRC Helpline , FREEPOST MID02164, Stratford upon Avon CV37 9BR.**

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### **Further Terrorism information including:**

Up to the minute information on the terrorist threat, and further guidance on the measures that should be taken to protect your staff and your business, are available from both

the Home Office

<http://www.homeoffice.gov.uk/terrorism>

and MI5

<http://www.mi5.gov.uk>

The Counter Terrorist Security Advisor at your local police force should also be able to support you in developing and reviewing preventative and protective strategies.

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### **Waste Minimisation**

What has your business lost this year in raw materials, downtime, wasted effort, over-packaging, water leaks, spillages, damaged goods and wasted energy?

Thousands of UK businesses are already benefiting by taking action to minimise waste at source. Are your competitors doing so? Don't get left behind.

Royal & SunAlliance and the British Insurance Brokers Association, in collaboration with Envirowise, have produced a free leaflet outlining Envirowise's free waste minimisation services. Envirowise is a government sponsored organisation aimed at helping you to minimise the costs of waste to your business.

### **You can contact them:**

[ ] by post at

Envirowise

Harwell International Business Centre

Didcot

Oxfordshire

OX11 0QJ

[ ] by E-mail: [helpline@envirowise.gov.uk](mailto:helpline@envirowise.gov.uk)

[ ] at their website at <http://www.envirowise.gov.uk/insure>