

Managing the complexities of health and safety

Health and safety is just as important as any other aspect of your customers' businesses. As employers, they need to ensure the health, safety and welfare of employees, contractors and people visiting their sites.

What's the risk?

The types of risks are numerous and can arise from the moment an employee leaves their house, all the way through to the end of the day when they pack up and head home.

These risks could include:

- Confined spaces
- Ergonomics
- Fire prevention
- Industrial hygiene and hazardous substances
- Medical emergency / first aid
- Slips, trips and falls
- Office design criteria
- Plant and work equipment
- Smoking
- Visitors and contractors

Working away from the office:

- Business trips
- Driving and vehicle safety
- Field staff / home-based workers
- Off-site activities

Politics

Health and safety became a political issue during the last election campaign and there has been an influx of health and safety reviews ever since, with major reviews conducted by Lord Young in October 2010 and Löftstedt in May 2011.

Both of these reports showed there was evidence of 'disproportionate' interpretation of health and safety regulations because they were too complicated and bureaucratic. In addition, the UK's prevalent compensation culture means that businesses are particularly sensitive to health and safety risks.

What are the consequences?

Health and safety reforms are likely to play out over the next three or four years, which means that UK businesses need to prepare for a long period of adjustment and change. Many medium-size businesses do not have the necessary expertise in-house, and changes to the way the Health and Safety Executive operates means that free advice and support may not be as readily available as it once was. As a direct result, health and safety risks could increase in businesses all over the country.

Jim Wilkes, Senior Technical Underwriter, Zurich Insurance

"As of October 2012, the Health and Safety Executive is now able to recover its administration costs when they visit a business and find a 'material breach' in H&S requirements. The HSE cost will be based on an hourly rate of £124 and none of these costs would be covered by insurance policies.

"For many widespread organisations, the new regime could highlight a lack of central control. Where many sites have their own local autonomy and a lack of direct communication to head office, it could lead to higher health and safety costs if not managed correctly.

"The introduction of these charges reinforces the need for companies to ensure that their health and safety policies and procedures can withstand criticism from HSE. For example, do you accept or appeal against an HSE finding for a 'material breach'. It is important to take competent legal advice in this situation or risk creating problems for the future."

How should businesses plan and mitigate risk?

Good health and safety management makes a significant contribution to your business performance. It can reduce injuries and ill health and can contribute to positive staff relations.

Any business should have its own health and safety policies and procedures in place, including formally recorded regular H&S meeting with employees.

5 Top health and safety tips

Zurich offers the following tips to help businesses reduce and prevent health and safety risks:

1. A systems approach akin to ISO 9001 creates a formalised systematic framework to health and safety issues.
2. Where the board is seen to be active in H&S issues, that message will be picked up by all who work in the business. The converse is also true.
3. Quality and Environmental issues are often controlled by a management systems approach (ISO 9001 and 14001). These systems have a formalised systematic approach to managing the risk issues involved. H&S should be managed in the same manner, hence Top Tip1 above.
4. The adoption of working practices and H&S measures that represent 'good practice' in an industry or better still 'best practice' will assist in defending civil law claims.
5. Better communication around health and safety issues – encourage employees to get actively involved in related decisions, rather than just imposing them.

For more information about health and safety legislation changes and how they could affect your customers, speak to your usual Zurich contact.

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