

# COVER<sup>2</sup>COVER

Winter 2013/2014

## TROUBLE COMES IN THREES... SLIPS, TRIPS AND FALLS



**Slips and trips sound innocuous don't they? However in 2011/12, according to figures from the Health and Safety Executive (HSE) these types of workplace accidents were the most common cause of major injury to employees resulting in an estimated 1.3 million lost working days. The injuries can be devastating;**

- An employee in a fast food outlet who slipped and flash fried her arm in 360°F cooking oil.
- The kitchen assistant who fractured her skull because of the absence of slip resistant matting on a wet floor.

As well as the shattered lives and lost working time, the two businesses faced costly prosecution from the HSE, with fines of £15,000 and £36,000 respectively.

Almost all businesses face the risk of employee slips and trips. Statistics, again from the HSE, show that when falls from height are added to other injury type figures, the transport and storage industries have the highest rate of injuries at 486 per 100,000 employees. The water and waste sector is the runner up in this unwanted competition with construction, agriculture, accommodation, manufacturing and health and social care all featuring in the top ten.

### ACCIDENTS WILL HAPPEN

In many cases, accidents like these do not happen in isolation. Take the example of the kitchen worker with the fractured skull. The HSE found that there had been four similar accidents in the previous 12 months but improvements to the floor surface with the provision of safety matting were still inadequate. In any case, the matting had been taken up in this instance for cleaning. The surface was so treacherous that the HSE also reported that kitchen staff 'could be seen walking with a very peculiar gait to try to avoid slipping'.

### KNOW THE RISK

Are your employees at risk from a slip, trip or fall? The HSE advises the most common causes are;

#### For slips:

- Contamination i.e. anything that ends up on a floor like rain water, oil, dust
- Ineffective cleaning of contaminated floors
- Human factors i.e. people failing to quickly deal with spills or rushing, or wearing inappropriate footwear
- Poorly maintained flooring
- Environment i.e. poor lighting or rainwater creating a slip hazard.

#### For trips:

- Obstructions in walkways
- Uneven surfaces.

#### While for falls, the most common factors involve a failure to provide:

- Safe systems for work and ensure that they're followed
- Adequate information, instruction, training or supervision
- Appropriate and safe equipment.

Every business should be taking proactive steps to keep their employees safe from these three hazards. More information is available on [www.hse.gov.uk](http://www.hse.gov.uk). We can also provide you with additional advice regarding your responsibilities in respect of your employers' liability insurance; a mandatory insurance requirement for almost every business that has employees.

## FORGET THE RUSH HOUR: WE'RE WORKING FROM HOME

**In 2011, the Confederation of British Industry (CBI) found that nearly six in ten (59%) of employers questioned offered teleworking to some or all of their employees – an increase of 13% from the same survey five years ago. Has the promised era of home working, made possible by the technological revolution of the internet, finally taken root in the UK?**

### OUT OF SIGHT IS NOT OUT OF MIND

There's no doubt that many employers are taking advantage of the benefits that a remote working policy can bring; a reduction in expensive office costs for one, while employees appreciate the flexibility that such working arrangements can bring, not least freedom from the daily commute. Out of sight, however, doesn't mean out of mind as far as an employer's responsibilities go towards their employees.

It is important that every business operating a home working policy follows the same health and safety approach that they have adopted in their own office. According to the Institution of Occupational Safety and Health, the main risk assessment areas to cover include:

- Work environment; is there enough working space? Is the location secure?
- Work equipment; have you supplied an ergonomically designed desk and chair?
- Mental wellbeing; are your employees able to manage their time independently and deal with the social isolation of home working?
- Working alone; have you provided information on staying safe when working and travelling alone?

### DON'T FORGET THE TECHNOLOGY RISK

Additional risks employers should also note includes the potential for employees using their own technology at home – laptops, tablets, etc. – to inadvertently spread viruses or malware into their employers' IT system and compromise data security. Also, check your business insurance covers laptops or tablets taken home by employees (as well as in transit between home and office).

Speak to us for more information on the risks for home workers and the mandatory insurance requirements for your business.



## FLASH FOR CRASH

**You pull up at a junction coming on to a busy road. A kind motorist flashes his car lights to let you out. You wave back and pull out in front of him. His car promptly crashes into you, causing extensive damage to both cars and the 'kind motorist' (as well as the other passengers in his car) also appears to be complaining about a possible whiplash injury. Welcome to 'flash for crash', the latest scam to impact the beleaguered British motorist.**

It's part of a growing family of motor insurance fraud tactics that includes the 'cash for crash' scam where fraudsters hit the brakes hard (sometimes removing their brake lights too) in a bid to force an innocent driver to crash into them. The Insurance Fraud Bureau calculates that it's costing the insurance industry nearly £400 million every year.

### ALWAYS FOLLOW THE HIGHWAY CODE

Anyone driving for business or outside work can help ensure they don't fall victim to this crime by following the Highway Code, which states: 'Never assume that flashing headlights is a signal inviting you to proceed'.

Any business that thinks an employee has been involved in a motor crash scam should contact its local police while motorists could also consider fitting a black box style accident recording system to their windscreens. If an employee is in any sort of motor accident, pictures should be taken of the scene, records made and witness contact details taken. For more information on how you can protect your business from 'flash for crash', call us.

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