

Construction Commercial Insurance Profile

Second Quarter 2018

1 in 4 Workers Exposed to Asbestos

Asbestos is a fibrous mineral that was commonly used in building materials for decades and is responsible for the deaths of 5,000 people each year, with 66 per cent of them having worked in construction, according to the HSE. What makes the mineral truly dangerous is that its effects can take years or even decades to become obvious, and by then, the damage can be nearly irreversible. Unfortunately, 23 per cent of UK construction workers say they have been exposed to asbestos, according to a survey from IOSH.

What's more, the potential for exposure to asbestos is relatively great, as it can still be found in many buildings built before 2000. Even though it's so prevalent, 18 per cent of construction workers said that if they found asbestos they wouldn't know what to do.

Despite how common exposure to asbestos can be, construction workers often don't take the proper precautions. In fact, 32 per cent of construction workers don't check the asbestos register before they begin a job, and 15 per cent don't even know what the register is. Even though exposure to asbestos seems inevitable, protection is relatively simple.

- Check the asbestos register before carrying out any work. If there is no register or survey, or the report is not clear, don't start work. Instead, have the property inspected for asbestos, or presume that any material you need to disturb contains asbestos and organise control methods to reduce exposure to the material.
- Provide workers with asbestos health and safety training.
- Provide workers with personal protective equipment, such as disposable overalls type 5, single-use disposable gloves, laceless boots and respiratory protective equipment.

Slack Planning and Management Could Cost You Millions in Fines

In 2016-17, the HSE prosecuted 206 cases from the construction sector—by far the highest number of any sector, with manufacturing coming in second with 159. The HSE had a 93 per cent conviction rate and those prosecutions led to £15.9 million in penalties or an average fine of £77,000 per conviction, an increase of more than 100 per cent over the previous year.

To avoid these hefty fines, ask yourself the following six questions:

1. How robust are your risk assessment, management and training procedures?
2. What are your procedures for selecting and monitoring the competence for subcontractors?
3. How effective is your record-keeping system?
4. What procedure do you have in place to address an incident?
5. How would you respond to an investigation by the police, HSE or other regulator?
6. What impact would an incident have on your company's reputation?

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A Snapshot of Asbestos

- 20 tradespeople die each week from mesothelioma



- Roughly 3,300 construction workers die each year from exposure to asbestos



- 18% of construction workers admitted that they would not know what to do if they found asbestos



Source IOSH

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