



DID YOU KNOW?

The General Data Protection Regulation (GDPR) comes into force in less than one year and construction firms have increasingly become targets of cyber attacks. If your firm does not address any gaps in your cyber security, it could be vulnerable to costly fines, which, under the GDPR, could be up to €20 million or 4 per cent of its annual turnover. To ensure that your firm is insulated from these risks, follow the 12 steps laid out by the Information Commissioner's Office, which can be found by clicking [here](#).

Managing Your Fire Liabilities

On average, there are 11 construction fires every day, which annually cost the construction industry £400 million, according to the most recent figures from the HSE. Fires can be devastating, as they can damage a building's structural elements and its equipment, as well as disrupt regular operations. For that reason, it is important to know the most common sources of fire on construction sites. Besides hot works and arson, these are the most common fire sources on construction sites:

- **Electrical faults:** Accidental fires can be caused by faulty wiring, inadequate electrical insulation, and overloaded electrical sockets.
- **Faulty electrical appliances:** Operating faulty equipment that produces heat or sparks near flammable or combustible materials causes fires.
- **Open flames, including those from cigarettes and lighters:** If left unattended, e-cigarette batteries can overcharge, causing them to explode. Unextinguished cigarettes can also start fires.

Although it may seem like the potential for accidental fires is high, prevention is simple and easy. Follow these steps to prevent fires:

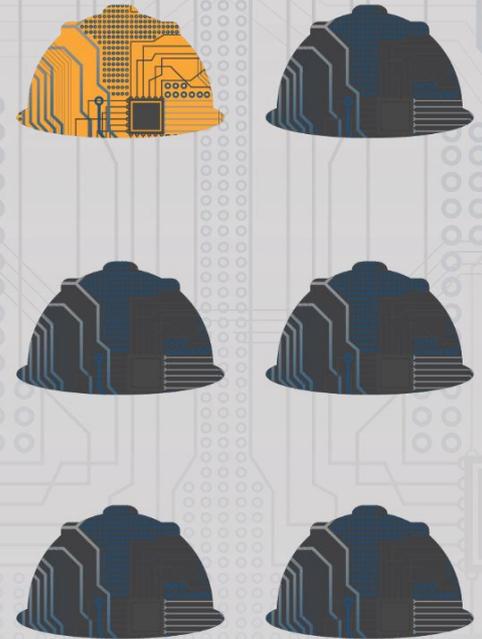
- Keep work areas free of waste paper, rubbish and other flammable items.
- Regularly have equipment inspected and serviced.
- Conduct a fire risk assessment before you begin any project.
- Contact Crendon Insurance Brokers Ltd to discuss potential gaps in your cover.

Make Environmental Risks Top of Mind

The construction industry is responsible for nearly one-third of all industry-related pollution incidents in the United Kingdom, according to the Environment Agency. In addition, the 'polluter pays principle' stipulates that companies causing environmental damage are financially liable for cleaning it up, repairing the damage, managing the recovery of a damaged area and potentially paying compensatory remediation. Failing to act immediately to prevent environmental damage could result in unlimited fines, prison sentences and senior staff being held accountable.

Help protect your firm by conducting comprehensive environmental impact risk assessments for every project and purchasing environmental impairment liability (EIL) insurance, as a standard liability policy may not cover environmental damage.

EIL insurance provides cover for clean-up requirements, investigation and defence costs, third-party claims for bodily and property damage, and business interruptions resulting from pollution or contamination events. However, in order for the insurance to come into effect, your firm must prove that you took all available actions to minimise the extent of the damage and to prevent it from spreading. To ensure that your policy fits your construction firm's specific needs, contact Crendon Insurance Brokers Ltd today.



1 in 6

construction firms
are affected by
cyber crime.

Source: Government research

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