

Construction Commercial Insurance Profile

Fourth Quarter 2018

Recognise the Risk: Your Employees Might be Under the Influence On-site

More than one-third of construction workers have experienced a colleague under the influence of drugs or alcohol while on-site, according to the Considerate Constructors Scheme (CCS). And although working while drunk or high is a serious concern within any profession, these findings are even more alarming for an industry that is commonly labelled as 'high-risk' due to a frequently hazardous working environment with heavy machinery and dangerous equipment. Employees who are under the influence will likely experience symptoms such as impaired vision or hearing, reduced concentration, poor judgement, and lacking balance or co-ordination, according to industry experts. Such effects could cause the following:

- Severe injuries or fatalities
- Absenteeism and presenteeism
- Increased criminal activity

Despite these hazards, the CCS revealed 65 per cent of construction workers reported never being tested for drugs or alcohol. Be sure you aren't ignoring this serious risk in your organisation. Consider the following tips:

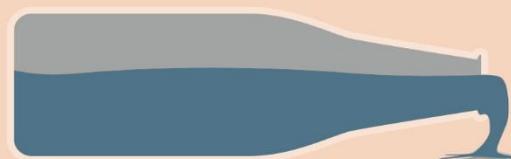
- **Enforce a strict zero tolerance policy** towards drug and alcohol use in the workplace. Communicate these standards to employees through on-site training and with resources such as posters or pamphlets.
- **Conduct random drug and alcohol testing** for all employees. However, make sure you [follow all privacy and legal requirements](#) when doing so, such as hiring a professional agency to carry out the testing process.

What the Industry Learned From Grenfell: Avoiding Cladding Concerns

It's been a little over a year since the tragic event at Grenfell Tower on 14th June 2017, in which a catastrophic fire spread across all four sides of the 24-storey block of flats and resulted in 72 fatalities. In the year following the fire, the construction industry experienced increased concern about cladding and its relation to fire safety. The debate stems from the discovery that Grenfell's building exterior was fitted with ACM cladding, a material that has been linked to the spread of the fire. It's crucial to ensure that your projects are safe for years to come. Don't let poor workplace practices result in the next tragedy—use this guidance when working with cladding on a project:

- **Take extra care**—Avoid rushing through the process of picking materials for your projects. When it comes to cladding, be sure to take additional precaution in your selection. Pay close attention to the product manufacturer's specification, the material's fire safety test results and whether it complies with Building Regulations standards.
- **Purchase necessary cover**—Make sure you are protected by your insurance policy when determining cladding materials for your project. For more information regarding appropriate cover, such as products liability insurance, contact Crendon Insurance Brokers Ltd today.

The Sobering Statistics Behind Drug and Alcohol Use in the Workplace



59% of workers in the construction industry believe there is a drug – and alcohol – related issue.



39% feel the issue could be handled better in their workplace.

Source: Considerate Constructors Scheme

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