COMMERCIAL INSURANCE Pro-File — Construction

Risk management tips brought to you by the insurance professionals at *Crendon Insurance Brokers Ltd*

DID YOU KNOW?

Silica dust is responsible for contributing to more than 500 construction worker deaths from lung cancer each year in the United Kingdom, according to industry estimates. To learn more about on-site dust risks in construction, keep reading.

2nd Quarter 2015

Met Office Launches New Bespoke Weather Report Service for Construction

The Met Office has introduced a new weather reporting service called Location Based Reports. The new service utilises weather information from more than 3,600 locations, coupled with historic gridded databases of long-term average values and present observations to provide accurate reports that reflect construction site-specific conditions.

Contractors can review the reports in two formats: location based monthly planning averages and location based monthly downtime summaries. Each report can be additionally tailored to include 16 weather modules—such as daily rainfall totals, mean wind speed and humidity—to receive a holistic perspective of on-site conditions.

The amount of detail included within the Local Based Reports provides construction firms with the ability to more accurately identify potential downtime and draft contracts with more confidence. This, in turn, affords firms the opportunity to be more cost effective and efficient. The Met Office has tested Location Based Reports for more than a year and is confident in the service's ability.

If you are interested in learning more about Location Based Reports, visit www.metoffice.gov.uk/construction/location-based-reports.

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Awareness of Dust Risk Lacking

At the end of 2014, the Institution of Occupational Health and Safety (IOSH) published its research on the effects of on-site dust risks to construction workers. Data was collected through a voluntary survey of workers with 2,730 respondents.

Only 2 per cent of respondents thought the industry is fully aware of health risks due to construction dust, while 14 per cent thought the industry is not aware that dust is a health problem at all. This lack of awareness could be attributed to construction companies' over-reliance on respiratory protective equipment without providing adequate face-fit test training or the appropriate preventative risk management.

These failings are symptomatic of the industry's culture of perceiving dust control as expensive, time-consuming and a nuisance. However, if afforded the appropriate amount of consideration and funding, dust control could save more than 500 lives annually.

COMAH Regulations 2015 Coming Into Effect on 1st June

On 1st June 2015, the Control of Major Accident Hazards (COMAH) Regulations 2015 will come into effect, replacing COMAH 1999. COMAH governs businesses' use of dangerous substances such as liquefied petroleum gas, explosives and chlorine. The changes included in the updated regulations will affect those that manage or own a business, emergency services and local authorities. While this edition of the COMAH Regulations should be familiar to those that regularly reviewed the previous edition, there are eight new or changed duties, listed below:

1. The list of substances covered by the regulations has been updated and aligned to the Classification, Labelling and Packaging (CLP) Regulation.

2. Transition arrangements for safety reports have been included.

3. A new requirement for emergency planning has been included that requires cooperation by designated authorities (Category 1 responders, defined in the Civil Contingencies Act 2004) in tests of the external emergency plan.

4. Both upper- and lower-tier establishments are obligated to provide public information about their sites and their hazards with provisions to include electronic access for the public to view the up-to-date information.

5. The domino effects (i.e. the increase in risk or consequences of a major accident because of one or more factors such as geographical position, proximity of establishments to each other and inventories of dangerous substances) duty has been broadened to include a duty for members of a domino group to share relevant information with neighbouring sites.

6. In the event of a major accident, local authorities must now inform the public if they are likely to be affected.

7. Stronger requirements have been added to inspections conducted by the competent authorities.

8. Some definitions have been changed to reflect updated information.

Access more detailed guidance on the new regulations by visiting www.hse.gov.uk and searching 'COMAH'. For more information on the latest regulatory changes, contact **Crendon Insurance Brokers Ltd** today.

Recent Fines and Prosecutions

Poorly guarded machinery leads to a road worker being maimed

Amey Lafarge, a joint venture between three construction companies, was fined £400,000 after a worker was maimed by a road surfacing machine. The 53-year-old worker was preparing a chip spreader when his arm become caught in the rotating auger. In its investigation, the Health and Safety Executive (HSE) found that the companies failed to provide an operator's manual and adequate training on how to safely operate the machine, as well as failed to properly assess the machine's risks.

Disregard for proper digging procedures results in major hospital gas leak

Laing O'Rourke Construction Ltd. was fined £14,000 and ordered to pay £1,723 in costs after causing a major gas leak at a Staffordshire hospital. The leak occurred when an excavator struck a buried plastic gas pipe, which caused gas to leak out for 90 minutes before the construction crew could patch the breach. In its investigation, the HSE found that the firm failed to provide a safe work environment and follow proper excavation procedures.

Roughly half of London basement projects fail their safety inspections

During a recent inspection, the HSE reviewed 127 basement projects across three London boroughs and found that 48 per cent of them required enforcement action. The regulator found that a lack of planning and safety precautions, as well as inadequately skilled crews, were the main causes of projects failing.

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