

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

DID YOU KNOW?

In 2012-2013, falls from height were the most common cause of fatalities in UK workplaces, accounting for almost one-third of fatal injuries to workers, according to the Health and Safety Executive.

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Dial Before You Dig - Or Unearth an Abundance of Risks

Plunging into a digging project without first investigating what underground services are present is irresponsible—you risk costly repairs, serious injuries or even death. Underground services include pipelines, cables, wires and other equipment used by water, gas, electricity and telecommunications service providers. Many liability policies exclude damage to underground services if you neglect to check for and locate them.

Contractors digging into the ground for a project should 'dial before they dig', meaning they should contact utility companies and service providers to find out what underground services are below or near their worksites.

Simply asking the landowner or making an educated guess will not suffice. Workers may erroneously believe they can determine where services are buried based on

above ground conditions. In reality, many underground services are not marked precisely. Dialling before you dig is the only way to know what is truly beneath the ground.

The following are three common resources for locating underground services at your worksite:

1. **BT/Openreach** – 0800 917 3993 or visit www.openreach.co.uk
2. **Energy Networks Association** – www.energynetworks.org
3. **National One Call** – 0844 800 9957 or visit www.national-one-call.co.uk



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Recent Fines and Prosecutions

Worker's trapped leg leads to fine
An Edinburgh construction firm was fined £3,000 after insufficient risk management at an excavation trench in Duffus led to a 45-year-old worker sustaining a snapped thigh bone. The worker was cutting a section of pipe in the 1.3-metre-deep trench when an unexpected gush of water pinned his right leg against the pipe. He had an operation and was in hospital for 10 days, but is not currently working as he needs another operation and is in considerable pain.

Roofing firm fined after 4-metre fall
A Potters Bar roof repair company was fined £17,500 and order to pay £7,077 in costs after a lack of safety measures for working at height caused a 23-year-old worker to fall 4 metres from a business' roof. The worker sustained serious injuries over his entire body and was hospitalised for five days.

Are You Controlling Your Dumper Risks?

Dumper trucks are necessary but treacherous—forward tipping dumpers, known as site dumpers, are involved in about one-third of all construction transport accidents, according to the HSE. Are you effectively controlling your dumper risk? Most fatal injuries involving dumpers are caused by either overturning (over 60 per cent of dumper deaths involve the driver when the vehicle overturns) or collision (most other deaths occur when a dumper strikes a pedestrian). Managing these two hazards could curb most accidents involving dumpers on your site.

Start controlling your site's dumper risk by separating pedestrians and vehicles and providing hazard-free traffic routes—mixing pedestrians and dumpers is a deadly combination.

Selecting the right dumper for the job is another important factor in controlling your dumper risk. Take into account the following six factors when planning dumper tasks to ensure the maximum level of safety:

1. **Gradients** – Plan the work so dumpers are used on gradients that are within their safe working capacity. Check with the manufacturer.
2. **Competence** – Ensure that dumpers are driven by trained, competent operators, and implement a system for ensuring safe driving practice.
3. **Safety devices** – Check that dumpers are provided with roll-over protection and that drivers use their seatbelts.
4. **Loading** – Make sure loads are distributed evenly and provide purpose-built platforms for regularly transported items.
5. **Vision** – Ensure that loads do not obscure vision.
6. **Edges** – Provide wheel stops at a safe distance from edges of excavations and pits to prevent dumpers from falling when tipping.

Comprehensive risk management and thorough training makes all the difference when controlling your dumper risk. But your drivers are not the only workers who need dumper-specific training—everyone else needs it, too. Pedestrian workers should be instructed in safe on-site pedestrian routes and the procedure for making drivers aware of their presence.

Site-wide training and cooperation between drivers and pedestrians can help manage your ever-present dumper risk. Contact **Crendon Insurance Brokers** for more guidance on safeguarding your construction site employees.

Working at Height Myths Debunked

Despite the danger, most construction sites need employees working at height to get the job done. Although work at height is common across the industry, many workers still believe a number of myths surrounding the process, which endangers them and those around them. Five common work-at-height myths, and the facts that disprove them, are listed below:

1. **HSE banned the use of ladders on building sites.** Ladders and stepladders are practical options that are safe when used correctly.
2. **You need to be formally qualified before using a ladder at work.** You need to be competent and possess the necessary skills, knowledge and experience—there is no formal qualification.
3. **I am working at height if I walk up a staircase at work.** Working at height does not include walking on a permanent staircase in a building.
4. **You need to have two feet and one hand on a stepladder at all times.** You need to maintain three points of contact—this is not limited to two feet and one hand. It could be two feet and your chest.
5. **HSE banned the use of ladders to access scaffolds.** Ladders can be used for access if they are the right type, in good condition and effectively secured.