

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

DID YOU KNOW?

The UK construction industry is steadily growing, although the sedentary economy and this winter's nasty weather slowed it down. The Markit/Chartered Institute of Purchasing and Supply purchasing manager's index for the industry registered as 62.6 in February, well above the 50 that marks expansion.

2nd Quarter 2014

Shortfall of Homes Shows Need for 'New Builds'

The United Kingdom must overcome a shortfall of 1 million homes to meet its housing demands, according to government reports and industry experts.

In 2004, a government-commissioned report recommended building 210,000 homes every year to avoid a housing crisis. Over the last 10 years, what the Home Builders Federation has deemed a 'lost decade', only an average of 115,000 homes were built each year by the private sector, resulting in a total deficit of 1 million homes.

Despite the drag on output caused by the recession and recent wet weather, the industry remains confident, buoyed by a 0.3 per cent growth in the first quarter of 2014. The industry is so hopeful, in fact, that surveys show construction firms' optimism recently hit a seven-year high.

Supporting the optimism are survey findings revealing that construction firms are hiring staff at the fastest pace in four months.

Although the construction industry currently hovers about 13 per cent below its pre-recession peak, it is clear that momentary setbacks such as extreme weather will not cripple construction output growth. The market for new homes shows no signs of slacking—in fact, quite the opposite. The need for new builds will continue to surge in the coming years—make sure your firm is ready.



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Five Common Causes of Slips and Trips

Although contractors and construction site managers are responsible for managing on-site health and safety, slips and trips are everyone's problem. Slips and trips are caused by a dizzying variety of hazards, but most are attributed to the following:

- **Uneven surfaces** – Flatten your risk by providing good conditions underfoot and making sure everyone wears suitable footwear.
- **Obstacles** – Clear your workers' paths by emphasising good housekeeping.
- **Trailing cables** – Minimise tripping hazards by keeping cables off the ground.
- **Wet surfaces** – Provide temporary covering over wet or slippery surfaces.
- **Changes in level** – Install ramps to avoid small changes in level.

Do Not Get Burned by Forgetting to Assess Your Fire Risks

Fire risks do not just plague a finished construction project—construction sites at all stages are susceptible to fire. At times, site conditions may be so unique or difficult that alternative designs or construction methods and materials should be considered at the outset of a project to prevent the project from being exposed to unnecessary fire risk at later stages.

Fires at construction sites are relatively rare, but that does not detract from their seriousness—they are often devastating and sometimes fatal, threatening not only people on-site but neighbours and people near the site too. Extinguishing your construction site's fire risks involves solid initial design and planning as well as managing the risk throughout the entire construction process.

Those in charge of construction site health and safety are required under the Construction (Design and Management) Regulations 2007 and the Regulatory Reform Order/Fire Scotland Act 2005 to pinpoint their site's specific fire risks and manage the key issues of fire safety. Managing these issues, listed below, is the solid foundation for keeping your site free from avoidable fire risks.

- Conduct a risk assessment.
- Provide a safe means of escape.
- Implement a system to alert people on-site to emergencies.
- Supply the appropriate means for fighting fire.

There are many factors which determine the best way to manage these issues. For example, the appropriate means for fighting fire varies according to the type of construction project and the materials used. Certain buildings are more vulnerable to fire during the construction phase before final building regulation requirements are in place, such as high rise construction and timber frame construction. Refurbishing a building can also come with higher-than-normal fire risks. When construction firms work on sites that come with an increased risk of fire, the Health and Safety Executive expects dutyholders to take additional precautions as necessary.

Because fires can easily spread to neighbouring land or buildings, where the lives of people in adjacent properties are at risk from a construction site fire, site managers should conduct an off-the-site assessment. The Structural Timber Association (formerly the UK Timber Frame Association) offers free downloads of design guides on separating distances if you are considering building in timber frame.

All dutyholders in the supply chain should be actively communicating risks and strategies to control fire during the construction phase. Avoid process fire hazards by storing combustible materials safely away from sources of ignition. Further guidance for clients, designers and those managing and carrying out construction work involving significant fire risks can be found in the [HSG 168 Fire Safety in Construction page](#) on the HSE website.

Recent Fines and Prosecutions

House builder fined after worker falls from temporary handrail

A Tyneside house builder was fined £10,000 and ordered to pay £904.70 after one of its workers was injured in a 2.6 metre fall stemming from a flimsy temporary handrail. The 23-year-old worker suffered extensive injuries across her body, which rendered her unable to work for more than six months and left her in constant pain.

Roofing fall lands Leicestershire firm in court

A Leicestershire roofing company was fined £6,666 and ordered to pay £523 in costs for conducting an insufficient risk assessment which contributed to a 29-year-old worker falling through a fragile roof light from a height of 5 metres. Although the firm carried out a risk assessment, the assessment never mentioned safety measures for working at height.

Cornwall Council and building company heavily fined for injuries

A father-and-son building company and the Cornwall Council were both fined £6,000 for failing to install adequate height protection after the son was injured in a fall through a fragile cowshed roof. The Council was aware the roof was fragile, but still hired the father-and-son company, which had no roofing qualifications. The Council was ordered to pay an additional £7,698 in costs, and the father was ordered to pay an extra £7,782.