

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

### DID YOU KNOW?

Organisations stand to save 20-30 per cent on building costs if they successfully implement building information modelling (BIM) for their construction projects. Read on for more information about this revolutionary construction methodology.



1<sup>st</sup> Quarter 2014

## The Future is Now: The Advantages of Building Information Modelling

Building information modelling (BIM) is the future of the construction industry. BIM consolidates all the disparate elements of building construction—documentation, architecture, structure, off-site manufacturing, etc.—into one central repository. It allows the partners in a construction contract to generate a digital 3D model of the physical and functional characteristics of a project, creating a shared, easily accessible knowledge resource.

Only about one-third of construction professionals surveyed by the National Building Specification use BIM regularly, but by 2016 the UK government will require all public sector construction projects to rely on level 2 BIM technology. The levels, ranging from 0 to 7, indicate the amount of information in the model—the higher the number, the more levels of information.

BIM implementation promises untold benefits, but is not free of hazards. Transitioning to BIM involves reconfigured training, prolonged planning, expanded budgets and heightened cyber security.

BIM is no fad—it is the future. Make sure your business is ready. Contact Crendon Insurance Brokers Ltd for more information on BIM today.



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## Construction Output Expected to Grow

Construction output is poised for a welcome surge over the next few years—a 3.4 per cent increase in 2014 and a further 5.2 per cent in 2015, according to estimates from the Construction Products Association (CPA). The CPA predicts growth into 2017, with a 4.4 per cent boost in 2016 and 3.8 per cent in 2017.

However, post-2015 figures are subject to 'considerable uncertainties' about the sustainability of recovery in the construction industry and wider economy. Any positive numbers look good after the 7.9 per cent dip in construction output in 2012 and the modest but welcome 1 per cent growth in 2013.

The recent rapid expansion in house building, growth in new infrastructure and a recovery in London commercial activity are all credited with helping to resuscitate the industry.

## Use Your Head: Make Sure Your Workers Wear Hard Hats

A well-run construction site can reduce—but never eliminate—the risk of head injuries. Accordingly, construction workers are legally required to wear hard hats if there are any head injury risks on the worksite. If there are head injury risks on the worksite, construction employers must provide anyone on-site with hard hats and ensure they wear them to comply with the Personal Protective Equipment (PPE) Regulations 1992.

Suitable hard hats should possess the following qualities:

- They must be in good condition—if they are damaged, throw them away.
- They must fit well and be worn properly.
- They should accommodate wearers' hearing protection.
- They must come from a reputable supplier because there are fake hard hats on the market.

To satisfy PPE Regulations 1992 requirements, as an employer you should ensure everyone on-site wears a hard hat by implementing the controls listed below:

- Make wearing a hard hat a site rule.
- Wear your hard hat at all times to set an example.
- Display safety signs in areas where there is a risk of head injury.
- Check that other employees, especially managers, are wearing their hard hats.

If there is no risk of an injury to the head, hard hats are not compulsory. But in every construction site there will almost always be—despite top-notch health and safety controls—situations that carry a risk of head injuries. Therefore, even when an activity seems relatively free of head injury risk, do not become complacent. You should always require everyone on-site to wear a hard hat.

Construction site safety can be daunting and demanding. Depend on Crendon Insurance Brokers Ltd to help you stay compliant with our wealth of knowledge about construction site health and safety.

## Recent Fines and Prosecutions

### **Building firm fined after roofer paralysed**

A Liverpool building firm was fined £105,000 after a 50-year-old roofer was paralysed when he fell several metres from a ladder in Southport. The roofer has virtually no movement below his neck and will need to use a wheelchair for the rest of his life. A Health and Safety Executive (HSE) investigation revealed that the building firm had failed to provide a risk assessment or suitable equipment to minimise risk.

### **Two-metre fall proves fatal**

A Devon roofing contractor was fined £2,000 and ordered to pay £5,000 in costs after his 58-year-old employee fell two metres from a ladder, suffered internal injuries and died nine days later. The HSE discovered that the ladder was unsuitable for the job and the contractor failed to provide adequate fall prevention, such as scaffolding.

### **Ignoring asbestos safety costs contractor £50,000**

A Surrey building contractor was fined £50,000 and ordered to pay £26,217 for ignoring asbestos safety rules after discovering the toxic material in a Caterham girls' school but failing to do anything about it. The contractor allowed a variety of workers access to the area with asbestos for more than two weeks, seriously endangering the health of many people.