



Risks and Cover Considerations for Drainage Contractors

Now more than ever, the UK is clogged. That is, by large masses of fat and discarded items blocking Britain's sewers, also known as 'fatbergs'. The term was first coined in 2015, when a 10-tonne fatberg broke a sewer in Chelsea and cost Thames Water £400,000 to fix. However, the problem has worsened in recent years, as fatbergs have become a rising issue linked to insufficient infrastructure for the continuously growing population as well as the disposal of fat, oil, grease and other non-flushable items into the sewers.

It is therefore no surprise that the UK is in need of services from drainage contractors like yourself to help maintain sewer systems, drain excess water and clear blockages. However, much like the dangers that lie within breaking down fatbergs, such as infectious bacteria, there are many risks present within your profession. As a result, it is vital to understand these risks and what types of cover are necessary to protect both you and your employees' peace of mind.

Potential Risks of Drainage Contracting

As a drainage contractor, your list of possible work scenarios is extensive. Whether you are upgrading a pump station, fixing a pipeline or altering a sewer line, keep these risks in mind.

- **Confined space risks**—Your job may require you and your employees to work in confined space settings, such as a sewer or manhole. In these situations, your workspace is either substantially or totally enclosed, reducing your ability to enter and exit the workstation freely in the event of an emergency. The following risks are associated with confined spaces:

- Atmospheric conditions (low oxygen levels, toxic or flammable gases present, increased temperatures, asbestos and bacteria)
- Chemical conditions (contaminated run-off or sewage that can harm lungs, skin or eyes)

As a drainage contractor, your list of possible work scenarios is extensive. Whatever the job, stay safe with proper risk management and specialist insurance cover.

- Water-related conditions (engulfment, drowning, slips, trips and falls)
- Falling objects
- Electrocuting (especially in wet or damp working conditions)
- Communication limitations (high noise levels and reduced visibility)
- Fires and explosions from flammable vapours
- Hot conditions leading to a dangerous increase in body temperature
- Restricted access, making escape or rescue in an emergency difficult
- Specialist machinery that may require certain precautions to prevent risks such as electrical shock

Provided by **Crendon Insurance Brokers Ltd**

The content of this Risk Insights is of general interest and is not intended to apply to specific circumstances. It does not purport to be a comprehensive analysis of all matters relevant to its subject matter. The content should not, therefore, be regarded as constituting legal advice and not be relied upon as such. In relation to any particular problem which they may have, readers are advised to seek specific advice. Further, the law may have changed since first publication and the reader is cautioned accordingly. © 2018 Zywave, Inc. All rights reserved.

Risks and Cover Considerations for Drainage Contractors

- **Property damage/loss risks**—As drainage contractors' workstations may vary and are often located within public spaces, you are at an increased risk of dealing with property damage or theft from unwanted visitors. The following risks are possible:
 - Theft of workstation tools
 - Theft of personal protective equipment
 - Vandalism to the workstation (broken equipment and damages to the drainage system)
- **Liability risks**—While on site, you may run into issues with liability if a client claims you are responsible for any damage to their drainage system or drainage-related incidents, including environmental damage. Whether or not you are actually responsible for the damage, the claim can cause financial loss and a tarnished reputation.
- **Motor vehicle/equipment risks**—While working, you may require the aid of motor vehicles or advanced drainage equipment to complete a job. As a result, you and your employees face the following risks:
 - Property damage
 - Motor vehicle accidents or injuries
 - Hand tool injuries
 - Hearing loss
 - Eye injuries
- **Professional indemnity** provides cover against errors or omissions in service, advice or design.
- **Employers' liability** offers cover against claims of negligence made by employees who suffer injury or ill health due to their work.
- **Product liability** provides cover against liabilities for losses due to injuries caused by malfunctions or defects in your products.
- **Contract works or contractors all risk** offers cover for ongoing renovation, extension or other works until completed.
- **Commercial property** provides cover for the cost of rebuilding, repairing, or replacing lost or damaged property, such as a structure, pipe or equipment.
 - **Business interruption (BI)** offers compensation for lost income, gross profits and expenses of operating in a temporary location in the event of a business interruption (natural disaster, fire or flood). BI cover can be added to an existing commercial property policy.
- **Motor fleet** provides cover for liability risks on your company's vehicles.
- In addition, consider securing cover for:
 - Confined space work
 - Excavation-related work

The Right Cover for Drainage Contractors

In order to protect yourself and your employees from potential risks on site, it is important to have the appropriate cover. Consider the following types of cover for your business:

- **Public liability** offers cover against a negligent injury or property damage that you cause to a member of the public because of your work.

Overall, working as a drainage contractor presents a unique set of responsibilities on site. From the depths of the sewer to the height of a pipeline, give yourself and your employees' peace of mind about workplace risks with robust cover. For more insight on managing your risk and selecting the right insurance to protect your business, contact **Crendon Insurance Brokers Ltd** today.

