

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

### DID YOU KNOW?

Up to 10 per cent of the emissions produced by petrol-fuelled engines can consist of carbon monoxide, a poisonous gas, meaning you must prevent or control exposure to these harmful fumes in the workplace. Similarly, diesel engine exhaust emissions contain known carcinogenic substances, so exposure to these fumes must also be prevented or controlled.

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## DVLA Ditches Paper Tax Discs: Implications for Motor Traders

Motor trade industry leaders are chastising the government for a lack of guidance and advice on the Driver and Vehicle Licensing Agency's (DVLA) abolition of paper tax discs on 1 October 2014.

The DVLA ditched the paper tax discs displayed on windscreens in favour of a completely electronic system that renders the tangible discs obsolete. The government predicts that removing the paper tax disc will help eliminate tax dodgers from the road and drive down motor insurance premiums.

But motor trade industry leaders allege that they have been left out of the loop, with very little government communication discussing the implications for motor traders ahead of the 1 October deadline. Many industry insiders are now worried about accidentally breaking the law due to a lack of information.

Under the new rules, car sellers must inform the DVLA immediately of the sale of their car, and the new owner must tax the vehicle before driving away.

Ensuring a second-hand vehicle is properly taxed, without the ease of transferring tax from one vehicle to another via a paper tax disc, has some motor traders worried that the process of selling a second-hand vehicle could take far longer. Do not worry—with Crendon Insurance Brokers Ltd by your side, you will have the resources and information you need to stay abreast and compliant of important legislative changes like this



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## Proper Employers' Liability Cover

Working in the motor trade industry can be surprisingly dangerous. With moving vehicles, repair shops, and a multitude of chemicals—this seemingly innocuous industry actually hosts a number of deadly perils.

In order to safely protect employees, employers have a legal obligation to purchase proper employers' liability cover.

Consider this situation: several employees are sweeping and mopping the floor of your vehicle repair shop. Following all procedures, and through no fault of their own, two employees slip and fall into each other, causing both to fall to the ground. The employees sustain serious injuries that prevent them from working for at least one month. Suddenly you find that they are claiming your business is responsible and are seeking compensation from the accident, including legal costs.

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## Working Safely with Vehicle Exhaust Emissions

As the owner or manager of a motor trade business, you, your employees, your customers and members of the public may be repeatedly exposed to harmful vehicle exhaust emissions.

Vehicle exhaust fumes can irritate the eyes and respiratory tract, and pose a serious danger to an individual's health when inhaled. Carbon-fuelled engine fumes contain carbon monoxide, a poisonous gas. Prolonged exposure to diesel fumes, especially blue or black smoke, may lead to coughing and breathlessness. Long-term, repeated exposure to diesel fumes over a period of about 20 years may increase the risk of lung cancer.

The threats of inhaling or working around vehicle exhaust emissions are real. To minimise the associated health risks and keep your business' air clean and safe, follow these tips:

- Keep the workplace well ventilated.
- Connect an exhaust-gas scavenger system to the vehicle tailpipe when static running, especially when working in a vehicle inspection pit.
- Ventilate fumes to a safe place in open air—somewhere where fumes will not be sucked back into the workshop or harm others nearby.
- Maintain couplings and flexible connections in good condition to prevent leaks.
- Do not rely on vehicle access doors being left open to provide ventilation, as these will be closed in winter.



There have been over **7,000 injuries** and **33 deaths** in the motor vehicle repair (MVR) industry over the last five years.

## Proper Employers' Liability Cover

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But with proper employers' liability cover, you would be protected in such a situation—which has the potential to happen every single day—and you would avoid having to pay such astronomical costs with no warning.

All businesses must possess employers' liability cover unless they qualify as one of the following:

- Companies where the owner is the only employee
- Family businesses where all employees are closely related
- Public organisations such as government departments
- Health service bodies
- Organisations financed through public funds

Once you obtain employers' liability cover, your insurer will provide you with a certificate of insurance to verify your cover. You must display a copy of the certificate in a place where employees can easily read it or display the certificate electronically. But if you do display it electronically, you must educate your employees on where and how to find the certificate.

Since some diseases or injuries can appear decades after exposure, maintain a complete record of your insurance certificates. That way you have proof of your past cover.