



RISK MANAGEMENT GUIDE

CONTRACTORS – HOMEWORKER

Understanding your business

Running a business is a demanding job. The paperwork and red tape add to the pressures of ensuring that the correct materials and sufficient staff are available at each work site. At MORE TH>N BUSINESS we understand that your time is precious and this guide has been designed to give you practical advice on reducing the risks that may arise in the course of your activities and affect you, your staff, your customers or your business.

We have considered suitable guidance under five headings.

- Protecting your property from fire
- Protecting your property from natural hazards
- Protecting your property from crime
- Protecting your staff and visitors from accidents
- Legislation that may affect your business

Protecting your property from fire

The main causes of fires on work-sites and tips on how to prevent them are all covered below

1. Arson

Sites where building work is being carried out are magnets to children and young people – by far the biggest perpetrators of arson incidents. The simplest way to tackle arson is to deny the arsonist fuel by doing the following

- Store all combustible waste away from buildings or perimeter fencing – preferably inside locked waste bins or lidded skips. Ensure they are emptied regularly. If there is no suitable external storage, store waste in a secure internal area.
- Combustible building materials should also be kept away from buildings and stored in locked compounds. Alternatively, bring only sufficient amounts on site for immediate use.
- Ensure the site is securely fenced and gated to prevent intruders.
- Be vigilant when you open and close the site each day – look for signs of potential trouble e.g. graffiti or damage to fences – remove graffiti and repair any damage immediately to deter further damage occurring.

2. Electrical faults

- Prevention of faults is the answer here and this can be achieved by
- Frequent visual inspections of all portable electrical items.
- Regular maintenance of items you own or are responsible for should be carried out by an NICEIC (National Inspection Council for Electrical Installation Contracting) or ECA (Electrical Contracting Association) qualified electrician or visit www.royalsunconnect.co.uk/engineering/index.asp for details of services we can offer to assist you with this task.

3. Smoking

Ideally smoking should be prohibited throughout the site (including yards and open areas) and notices to that effect prominently displayed. Where this is not the case

- Ensure smoking is restricted to a designated area that is kept free of combustible items such as paper, curtains, flammable liquids etc.
- Provide metal lidded bins for the disposal of ashtray contents and ensure they are emptied safely every day. Do not dispose of them with other combustible waste.

4. Poor storage practices

Many fires occur from poor storage practice, particularly close to sources of heat

- Do not store combustible materials close to gas or electric heaters or boilers, light fittings or other heat generating equipment.
- Avoid using portable heaters with naked flames or hot radiant surfaces – fan heaters and fluid-filled radiators are a safer choice.

Protecting your property from natural hazards

1. Flood

Firstly, check with your principal whether the site is in a flood risk area. If it is then

- Protecting your equipment, materials and other property will be your responsibility and following the site flood protection plan should lessen the risk to you and your business.

2. Storm Damage

Storage of property on site needs to be considered carefully as insurance policies do not cover storm damage to property stored in the open.

- Store items vulnerable to wind or water damage in a building or enclosed container – particularly lightweight items e.g. timber, plastic fittings and the like.
- If this is not possible, lash items together to make them less likely to be scattered by high winds.

Protecting your property from crime

1. Theft

As your business is home-based you will need to protect your property in a variety of locations.

AT HOME

- Locks on external doors should carry the British Standards "kite-mark" and comply with BS3621 – this will be stamped on the lock and shown clearly on the packaging.
- All accessible opening windows should be fitted with key-operated locks – but protect secluded windows and roof-lights with steel bars, grilles or shutters.
- Given time, almost any physical security can be overcome, consider fitting an Intruder Alarm system which will act as a deterrent and limit the time an intruder will have on your premises. Any alarm system should be fitted and maintained by an installer registered with a nationally recognised installation body such as - NSI (National Security Inspectorate) and SSAIB (Security Systems and Alarms Inspection Board).
- When your home is left unattended, lock away portable electronic equipment e.g. laptop computers, other valuable equipment and documents in a secure cabinet or LPCB (Loss Prevention Certification Board) approved safe and security mark valuable tools and equipment.

FROM A WORK SITE

- Keep larger items of plant and equipment in a securely fenced compound or substantially built store.
- These storage areas should be secured by a substantial closed-shackle padlock or a lock of equivalent strength to a BS3621 approved lock.
- Smaller items of equipment should be kept in locked stores or removed from the site over-night.
- Valuable materials such as non-ferrous metals should be brought to the site in sufficient quantities for that day's work and unused amounts removed at the end of the working day.

FROM A VEHICLE

- When valuable equipment or materials are being carried, consider fitting deadlocks to doors, alarms and immobilisers on vans and other goods carrying vehicles.
- Have secure lockable metal cabinets fitted permanently to the structure of vehicles to protect expensive power tools, materials and the like.

2. Theft of money

Keeping business cash at your home increases the chance of a break in –

- Where possible, try not to keep business cash in your home.
- Install an LPCB (Loss Prevention Certification Board) approved safe with a cash limit at least equivalent to the amount you expect to be held if business cash is to be kept in your home.

Protecting your staff and visitors from accidents

Carrying out a risk assessment should identify likely hazards. Most can be controlled to an acceptable level. Prevention is better (and cheaper) than cure!

1. Slips, trips and falls

The most common type of workplace accident, these can be easily and cheaply prevented in most cases and will often bring other benefits.

- Keeping your work areas clean, tidy, congestion-free and well lit will go a long way to preventing most of this type of accident.
- Clear up spillage promptly and post warning notices.
- Repair or replace damaged floor coverings immediately – especially on stairways and areas where the public have access.
- Keep a clearly marked first-aid kit available at all times.

2. Electricity

- Electricity can, and does, kill and the law insists that your electrical installation is safe.
- Ensure electrical equipment is only used for the purpose for which it was designed.
- Use a qualified electrician for electrical installation work and for regular testing of portable electrical items to ensure they are in good working order.

3. Fire safety

Carrying out a fire risk assessment is a legal requirement for all businesses (even one-person operations) as swift evacuation of the premises is vital in the event of a fire. This will be your responsibility if the work site is under your control. Where this is not the case, you and your staff should familiarise yourselves with your principal's plan for the site.

- Ensure that you make a specific member of your staff responsible for customers' and visitors' safety in the event of an emergency evacuation of the site.

In response to increasing numbers and severity of fires on construction sites the Fire Safety on Construction Sites - Joint Code of Practice was published by the construction and insurance and is also supported by Fire Officers and the London Fire Brigade.

4. Manual handling

Preventing injuries caused by manual lifting of heavy items is also the subject of regulations and solutions to this problem can easily be achieved.

- If loads must be manually lifted, ensure they are carried by at least two people and that training in lifting techniques is provided.
- Provide mechanical equipment e.g. trolleys to assist staff in unloading and moving deliveries. In addition, ensure deliveries are as close as possible to the location where they will be stored or used.

5. Accident reporting and investigation

- Make sure that all accidents and incidents are recorded and investigated as lessons can be learned to prevent them in future. As long as the recording method is accessible and secure it will be accepted – computer records are fine.

Legislation that may affect your business

We have mentioned some areas where legislation may affect your business in the above guidelines (Fire Safety, Manual Handling and Electricity) but there are others and a brief outline of the more important is set out below.

Employers Liability (Compulsory Insurance) Regulations 1998

If you employ staff on a full-time, part-time, casual, temporary or work-experience basis you will require Employers Liability Insurance in respect of accidents or disease arising in the course of their employment by your business. Some people you may regard as self-employed e.g. a handyman may also be regarded as your employee whilst carrying out work for your business – the terms of any contract you have with them will determine this. If you have any doubts seek legal advice.

Fire Safety on Construction Sites – Joint Code of Practice

See above under "Fire Safety" for details.

Health and Safety at Work Act 1974

This legislation aims to create a safe working environment in all types of commercial premises and is overseen by the Health and Safety Executive. They provide extensive guidelines and can be contacted as follows
<http://hse.gov.uk>

Information and advice on health and safety matters can also be obtained from the following sources:

- Local Authority Environmental Health Departments
- Area offices of the Health and Safety Executive (HSE)
- HSE INFOLINE
Tel: 08701 545500
Fax: 02920 859260

Do you need more information on any topic in this guide?

Risk Management Guidelines that address in greater detail the issues covered in this guide are available. These can be accessed via the links under Risk Management Guides on the Public Liability Homepage.

IMPORTANT

The information set out in this document constitutes a set of general guidelines and should not be construed or relied upon as specialist advice. Therefore **MORE THAN** accepts no responsibility towards any person relying upon these Risk Management Guidelines nor accepts any liability whatsoever for the accuracy of data supplied by another party or the consequences of reliance upon it.