



Keeping vehicle sales, repairs and motor trades better protected



A **risky** business

The Health and Safety Executive (HSE) motor vehicle repair industry statistics for 2022/23 are cause for concern.

Almost
4,500
reportable work-
related non-fatal
injuries

The annual
death rate is
5 times
the average across
all industries

24
workers have
been killed in
the last five
years

More than **half**
of those deaths were
caused by working
under a poorly
supported vehicle

Specialist, high-risk businesses need specialist liability insurance

From car sales and valeting to tyre fitting, repairs and maintenance, the motor sector is exposed to many unique health and safety risks.

Operating mechanical equipment, diagnostics and hydraulics, lifting heavy objects and working under heavy vehicles or fuel spillages and

fire hazards can expose employees and customers to H&S risks on a daily basis.

That's why motor businesses need Irwell's liability insurance that includes a health and safety compliance review tailored to the unique risks of each business.

Liability insurance with a health and safety assessment included

Many of these health and safety incidents could be avoided by simply carrying out correct control measures and implementing safe working practices to ensure equipment and processes are fit for purpose.



That's where **we can help**

Irwell's liability insurance policies include a health and safety compliance assessment that provides guidance to **mitigate potential losses through injury, ill-health and liability claims.**

Why would you choose insurance from a provider that doesn't include a health & safety review?



Identify and rectify H&S concerns before it's too late

What is SafeCheck?



SafeCheck is a health and safety review that only takes around an hour either on-site or online with a H&S expert who can help:

- **improve the safety** of employees, customers and the general public
- **meet HSE compliance** and duty of care obligations
- **reduce business risk** of claims, fines and prosecutions

Minimise business risk in **4 simple steps**

1

Documentation review to check that health & safety policies and procedures are up to date

2

Sector-specific H&S compliance questions answered

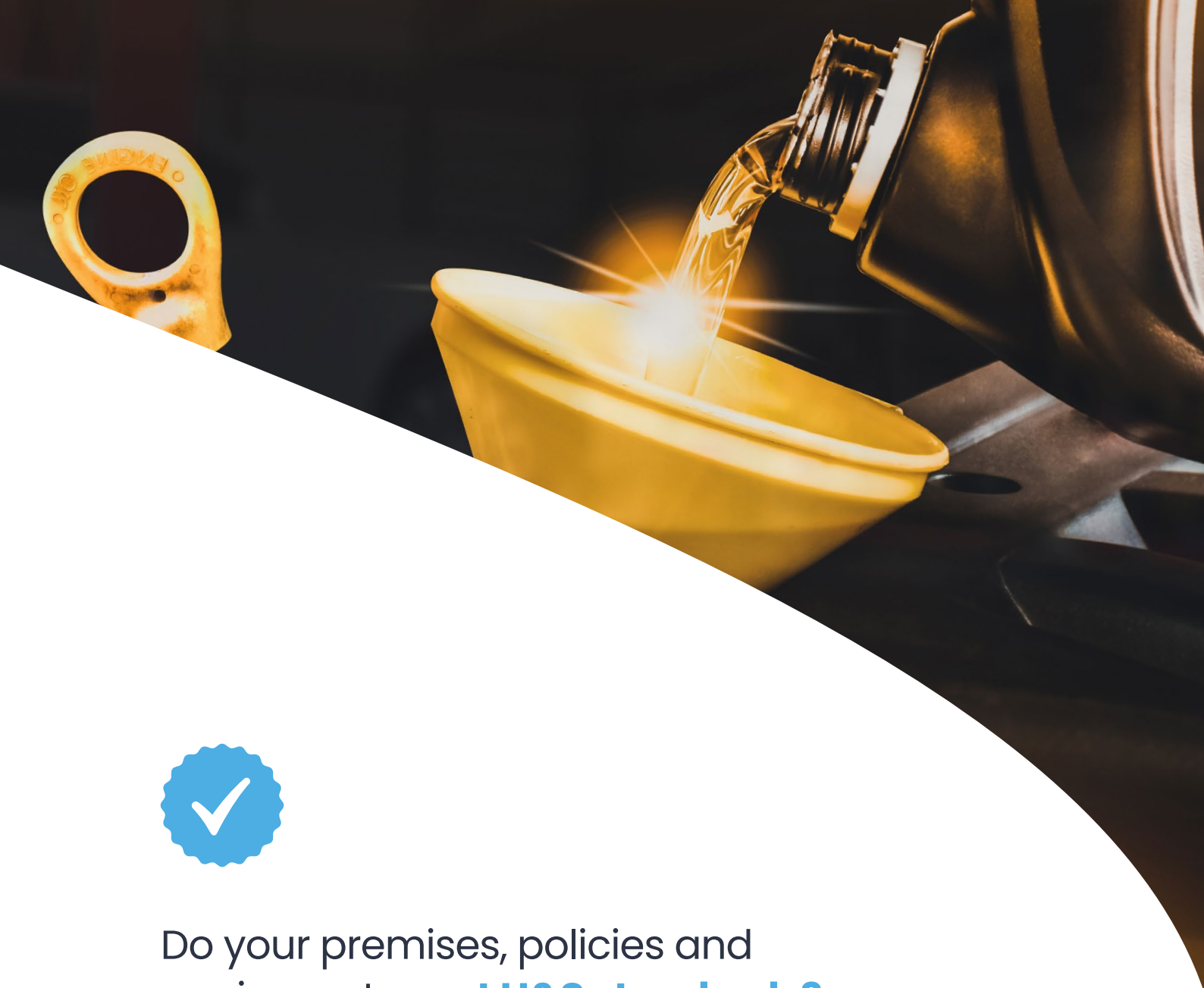
3

On-site or online tour of the workplace and activities to identify H&S concerns - and what is being doing well

4

A useful report including practical guidance on how to minimise business risk and achieve H&S compliance





Do your premises, policies and equipment **meet H&S standards?**

All businesses have a legal and moral obligation to protect employees, customers and members of the general public.

But for many motor businesses, the first time they find out that they are non-compliant with health and safety legislation is when it's too late - following an accident, a claim or an enforcement visit.

Key risks and hazards in the motoring sector

- Manual handling
- Confined spaces
- Noise
- Machinery
- Fire
- Occupational driving
- Stress
- COSHH



Avoid prosecutions, **claims and fines**

Being insured and compliant with H&S legislation must be a business priority. That's where a health and safety review from a team of experts can help you avoid potentially reputation-damaging claims and business-debilitating fines like these:

Customer crushed by own vehicle

A garage has been fined **£12,000 plus costs** after a customer was crushed by his own vehicle as it fell off a lift at a garage in North London. The customer has been left with permanent and life changing injuries.

[→ READ FULL STORY](#)

Employee suffers life changing injuries after fall into vehicle inspection pit

A garage has been fined **£10,000 plus costs** after an employee suffered life changing head and shoulder injuries when he fell into a vehicle inspection pit more than five feet deep. The garage didn't have any measures in place to prevent employees being exposed to a fall risk.

[→ READ FULL STORY](#)





Some things are
meant to be together

**Tyres & treads. Dolleys & trolleys.
Oils & lubricants. Jacks & jump starts.**

Liability insurance & health and safety assessments.

We believe you shouldn't have one without the other.

Useful information

Freight and haulage business owners should follow LOLER and PUWER regulations to comply with HSE guidelines. For more information visit [hse.gov.uk](https://www.hse.gov.uk)

PUWER

The Provision and Use of Work Equipment Regulations 1998

PUWER requires that equipment provided for use at work is suitable and safe for the intended use, correctly installed, maintained and inspected regularly and only used by people who have received adequate information and training.

LOLER

Lifting Operations and Lifting Equipment Regulations 1998

LOLER covers the safe use of equipment for lifting and lowering loads, and includes any accessories or attachments to support, fix or anchor the equipment.



Contact us today to arrange your SafeCheck assessment, either on-site or online.

[Irwell.co.uk/safecheck](https://www.irwell.co.uk/safecheck)

0844 892 2486

Irwell Insurance Company Limited
2 Cheetham Hill Road, Manchester, M4 4FB

SafeCheck is provided by our partners at Peninsula.

“SafeCheck has helped many businesses reduce their exposure to liability claims, fines and prosecutions.”

Stephen Galley, SafeCheck Director

Irwell Insurance Company Limited.

Registration Number 02887406. Authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA to conduct general insurance business.

PRA Registration No. 202897

