



Keeping food and catering businesses better protected



A **risky** business

According to the HSE, along with incidents involving skin conditions, knives, hot surfaces or harmful substances, other serious causes for concern in the food and drink industry are:

- 35%** of major injuries caused by **slips and trips**
- 30%** of major injuries are **manual handling** injuries
- 60%** of **acute injuries** involve lifting heavy objects
- 20%** of **fatal accidents** are caused by **falls from height**
- 25%** of **fatal accidents** caused by workplace **transport accidents**

Hazardous businesses need **specialist liability insurance**

Food vendors and caterers are exposed to many on and off-site health and safety risks including food hygiene and fire hazards, sharp knives and kitchen equipment to transportation, lifting and loading.

From event catering companies and festival pop-ups to street food markets or mobile bars, protecting employees and customers is of paramount importance.

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

That's why catering 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 policies, transport and equipment **meet H&S standards?**

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

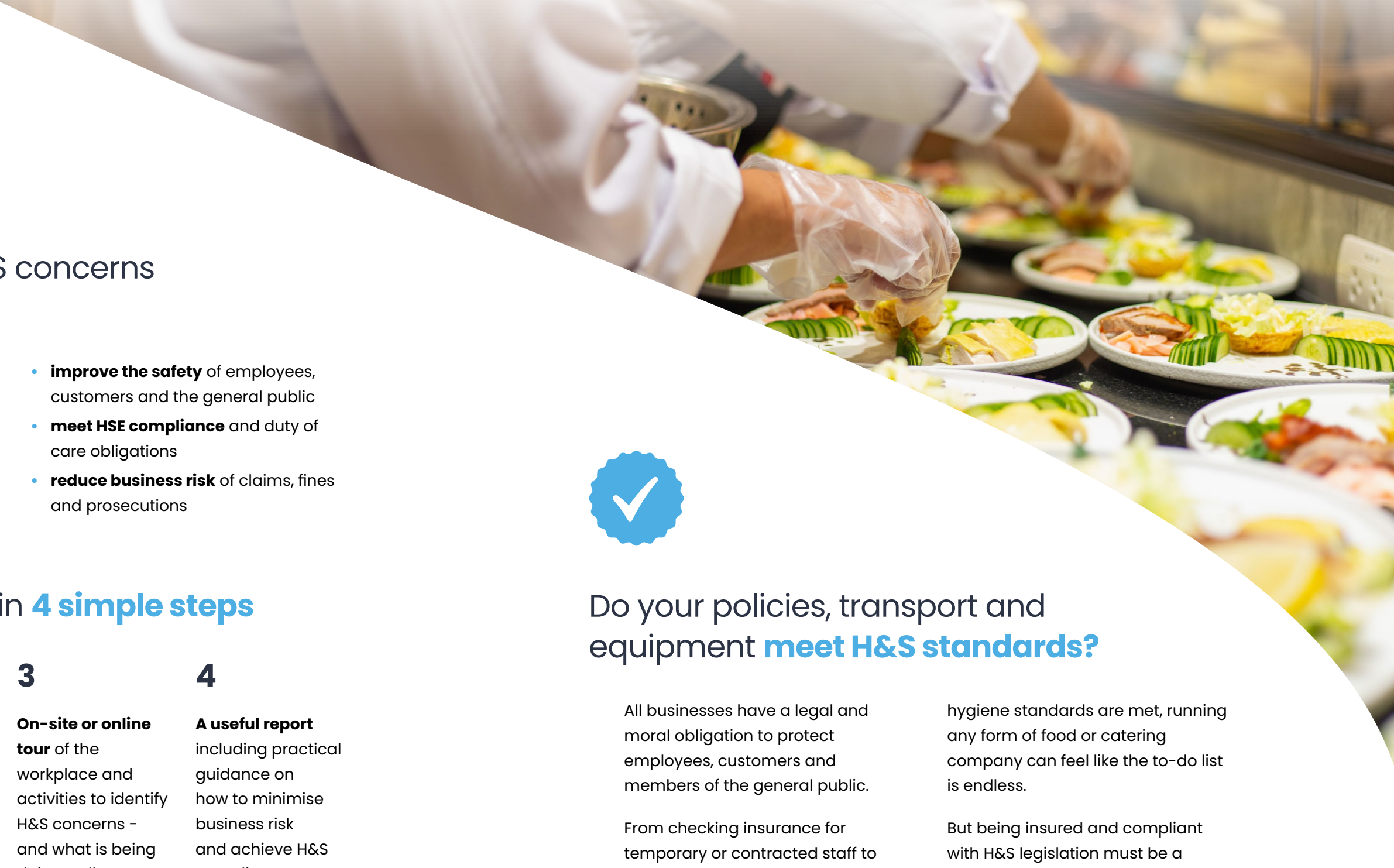
From checking insurance for temporary or contracted staff to ensuring that fire risks and food

hygiene standards are met, running any form of food or catering company can feel like the to-do list is endless.

But being insured and compliant with H&S legislation must be a business priority.

Key risks and hazards in the catering sector

- Use of temporary staff and contractors (BFSCs)
- Inadequate /unsuitable H&S policy
- Inadequate / unsuitable risk assessments
- Kitchen safety / Food hygiene
- Fires on and off site
- Electrical safety
- Slips, trips and falls
- Manual handling
- Young workers
- New & expectant mothers
- Legionella
- Violence & aggression
- Night working
- Occupational driving
- Training
- Welfare facilities



Avoid prosecutions, claims and fines

A health and safety review from a team of experts can help you avoid potentially reputation-damaging claims and business-debilitating fines like these:

Teenager severed three fingers

A Herefordshire catering and retail butchers has been fined **£8,000** after a teenage worker severed three fingers and partially a fourth while operating machinery that hadn't been suitably guarded. While he was mincing some lamb, he slipped on the wet floor and, in an attempt to save himself, put his hand out and into the machine.

→ [READ FULL STORY](#)

Chef sustains major burns from hot oil

A company was fined **£14,000** after a Commis Chef slipped when walking past a deep fat fryer carrying a box of potato peelings. As he reached out to steady himself, he plunged his arm into hot oil. He sustained full thickness burns to his hand and arm and further burns to his face. As a result, he underwent surgery and was off work for almost five months.

→ [READ FULL STORY](#)



Some things are
meant to be together

**Fish & chips. Strawberries & cream.
Bread & butter. Gin & tonic.**

Liability insurance & health and safety assessments.

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

That's why we include a H&S review with our liability insurance policies.
Prevention is better than cure when it comes to health and safety.

Useful information

For more guidance on food hygiene, legal and insurance requirements and guidance on H&S training visit:





Irwell

INSURANCE COMPANY LIMITED



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

irwell.co.uk/safecheck

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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

