



Keeping transport and logistics businesses better protected



A **risky** business

The 2023 HSE Report on Transportation and Storage in Great Britain is cause for concern:

15
fatal injuries
to workers

16
members
of public
fatalities

29,000
workers
sustained non-
fatal injuries

55,000
workers suffered
from work-
related ill-health

30%
of all ill-health in the
sector is due to stress,
depression or anxiety

Hazardous, high-risk businesses need specialist liability insurance

The commercial transportation sector is essential to so many industries, including manufacturing, construction and retail.

But transporting raw materials and finished products to and from facilities, tracking shipments and delivering goods to customers can come with many unique health and safety risks.

Operating potentially dangerous loading and unloading equipment, driving haulage fleets that can involve long and tiring journeys can expose employees and the general public to H&S risks on a daily basis.

That's why logistics 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 vehicles, 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 hauliers, 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 freight and haulage sector

- Occupational driving
- Manual handling
- Lone working
- Night working
- Moving vehicles
- Weather and road conditions
- Stress
- Pre-drive vehicle Inspections

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:

Forklift truck driver killed

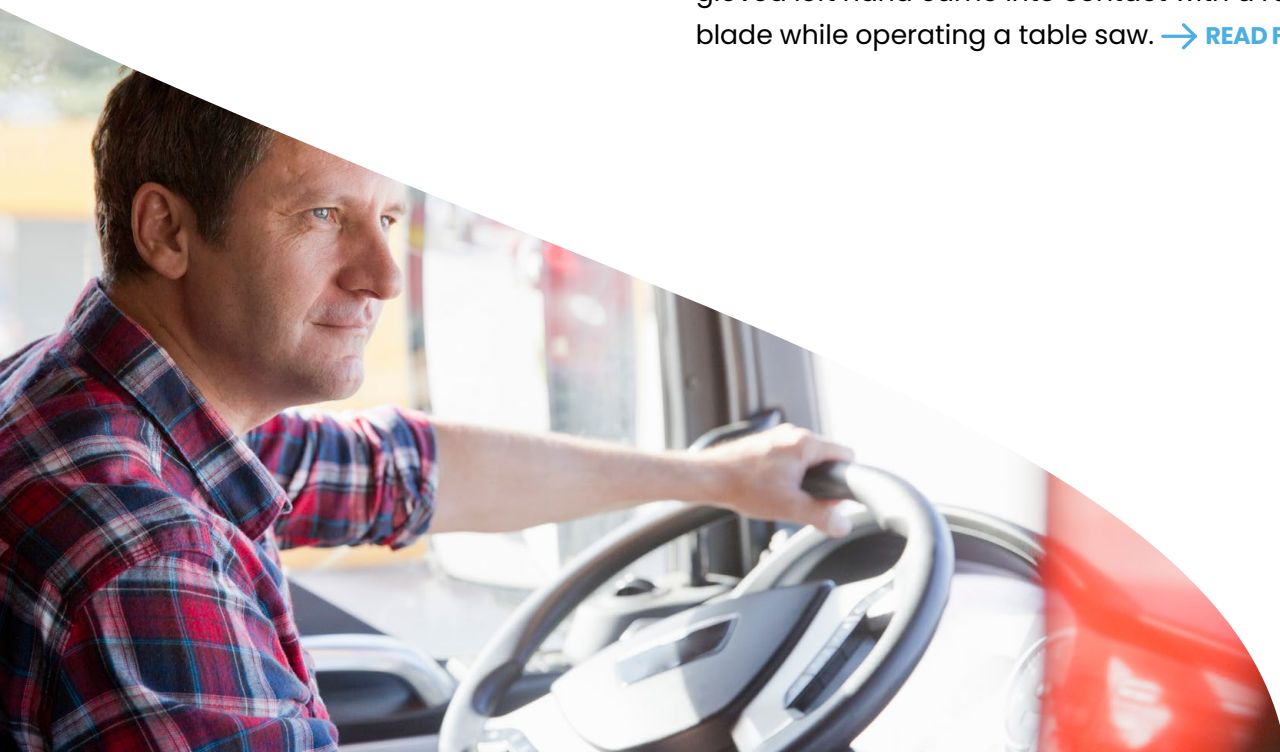
An Oldham-based haulage company has been fined more than **£85,000** after a forklift truck overturned while the driver was loading a heavy goods vehicle. The driver was trapped beneath the vehicle and died as a result of his injuries. → [READ FULL STORY](#)

Worker dies following fall from loading bay

A haulage company in Wales has been fined **£100,000** after a worker fell from a loading bay and died. The man was trying to reach the top of his lorry, with one foot on the loading bay and the other on the back of another lorry. However, he fell onto the concrete floor below when the lorry was driven away and sustained fatal head injuries. → [READ FULL STORY](#)

Severed finger

A shipping services business has been fined **£16,000** after a worker severed part of his finger when his gloved left hand came into contact with a rotating blade while operating a table saw. → [READ FULL STORY](#)





Some things are
meant to be together

**Hotshot Trailers & Double Drop Step Decks.
Removable Goosenecks & Reefer Trucking.**

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.



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.

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PRA Registration No. 202897