



# Keeping scaffolding businesses better protected

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## A **risky** business

Manual handling, slips and trips and falls from height are the three major causes of accidents amongst scaffolders. The 21/22 report by the National Access and Scaffolding Confederation (NASC) is cause for concern:

**90**

accidents

**1**

fatality

**16**

major  
injuries

**73**

injuries  
(resulting in over  
7 days absence)

Scaffolders account for

**43%** of on-site injuries

(compared to labourers,  
trainees and drivers)

Majority of incidents are suffered by operatives working for **small companies** (21- 50 operatives)

# Hazardous, high-risk businesses need specialist liability insurance

Scaffolding businesses are essential to so many sectors as well as the most obvious construction industry. From building inspection and civil engineering to window cleaning, painting, TV production and events.

But working on **suspended, aerial or supported scaffolding** comes with many unique health and safety risks

that can expose employees and the general public to H&S risks on a daily basis.

**That's why scaffolders 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 done well

**4**

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





### For example

Did you know that if a tower is used for construction work and a person could fall 2 metres or more from the working platform, then **it must be inspected following assembly and then every 7 days?**



## 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 scaffolding 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.

### **H&S risks in the scaffolding sector**

Incorrect assembly and dismantling, scaffold defects, unstable ground or a missing platform, misuse of the scaffold or even strong winds can all contribute to accidents.

### **Key hazards**

- Working at height
- Manual handling
- Occupational driving
- Slips trips and falls
- Stress
- Weather conditions



## 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:

### **Scaffolding company fined **£160,000** as crane operator electrocuted**

An employee was fatally electrocuted when the crane he was operating struck an overhead powerline. The company was found guilty of breaching LOLER Regulations and the Health and Safety at Work Act 1974 and was fined **£160,000** and ordered to pay costs of **£45,000**.

[→ READ FULL STORY](#)

### **Company fined **£28,000** after worker left unable to walk or talk**

A solar panel installation company has been fined after a worker fell 3 metres and sustained life-changing injuries from a fractured skull and a severe brain injury. The company had not provided adequate scaffolding or appropriate means to raise materials onto the roof.

[→ READ FULL STORY](#)

### **Rendering company fined **£3,000****

A rendering company carrying out a house renovation in Manchester has been fined **£3,000** after a HSE inspector noticed gaps in the scaffolding, putting the company's staff at risk from falling at height.

[→ READ FULL STORY](#)







Some things are  
**meant to be together**

**Tower scaffolds & sheeting. Scaffolding boards  
& tube clamps. Steel handrail tubes & debris netting.  
Ratchet straps & slings.**

**Liability insurance & health and safety assessments.**

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

## Useful information

**HSE** guidance on Scaffolds. **Construction Industry Advisory Committee** (CONIAC) guidance for safer working at height.

### **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://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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