

Keeping the food and drink sector better protected







cases of workrelated injuries in hospitality and food services 800

establishments have a food rating of 0 would not buy food from a business with a score lower than 3 or 4 standard of 3 have a rating below the minimum standard of 3

Food and drink businesses need specialist liability insurance

Working in the hospitality sector can be a rewarding business but working in **bars, cafes, restaurants and pubs** come with many unique sector risks. Keeping employees and the public safe and ensuring food hygiene standards are met are vitally important. And protecting those Tripadvisor reviews and food hygiene ratings.

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

Serving hospitality for 30 years

Health and safety laws apply to all hospitality businesses, no matter how big or small - from cosy country pubs to city centre wine bars, fine dining restaurants or family-run cafes.

With over 30 years' experience, we can help provide the right cover for your clients. From bar staff and baristas to commis chefs and waiting or kitchen staff, businesses have a legal and moral duty to protect their employees - and their customers.

Irwell's liability insurance includes a health and safety compliance review tailored to the unique risks of each business.



Liability insurance with health and safety assessments included

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

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





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 hospitality 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 hospitality sector

- Chemical and cleaning safety
- Fire hazards
- Food cross contamination
- Pests
- Gas safety
- Kitchen safety

- Legionella
- Manual handling
- Electrical appliances
- Window safety
- Violence at work

F&B risks

According to the HSE many cases are caused by food cross contamination and trips and slips, musculoskeletal disorders or dermatitis among cleaning staff.

Stress, anxiety, depression are also prevalent caused by dealing with difficult customers, long and irregular hours, pay and lack of job security.

Many health and safety incidents which can impact employees and members of the public could be avoided by carrying out correct control measures and implementing safe working practices to ensure food hygiene, equipment and processes are fit for purpose.

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 this:

Kitchen worker sustains third degree burns cleaning fryer

A hotel chain was ordered to pay fines and costs totalling £16,830 after an employee was instructed to empty and clean the commercial oil fryer. The member of staff was immediately burned by oil melting through the thin plastic container which he then dropped, slipped and fell into the hot oil, receiving second and third degree burns and is now suffering PTSD.

Croydon pub fined and closed after for multiple hygiene failings

The national brewer was fined £180,000 for having a dirty kitchen and poor hygiene practices. The hygiene failings included mouse droppings in a roasting tin, among utensils, on a serving plate and tea towels and next to a washing-up sink. Plus, all fridges were dirty, broken tiles and grease build-up on a ventilation fan.



Useful information

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













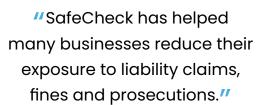
Contact us today to arrange your SafeCheck assessment, either on-site or online.

Irwell.co.uk/safecheck

0344 892 0118

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

SafeCheck is provided by our partners at Peninsula.



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







