



Keeping the food and drink sector better protected



Hospitality is 3rd largest employer
in the UK employing **3.5 million people**

Over
45,000
cases of work-
related injuries in
hospitality and
food services

According to the
FSA around
800
establishments
have a food
rating of 0

FSA research reveals
82%
would not buy food
from a business with
a score lower than 3
or 4 standard of 3

More than
13,400
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 non-compliant 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**

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

FOOD HYGIENE RATING

0 1 2 3 4 **5**

VERY GOOD





Do your policies, food hygiene 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 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.



Some things are
meant to be together

**Gin and Tonic. Coffee and cake.
Sausage and mash. Beer and crisps.**

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:



**Food
Standards
Agency**
food.gov.uk



**Health & Safety
Executive**





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

